

EXHIBIT 1

From: [McEnany, John \(USANYS\)](#)
To: [Crowley, Shawn \(USANYS\)](#); [Bove, Emil \(USANYS\)](#); [Kim, Elizabeth \(USANYS\)](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#)
Cc: [Graff, Ilan \(USANYS\)](#)
Subject: Sadr Telephone Records—Oversight and Correction
Date: Thursday, October 15, 2020 11:03:06 AM
Attachments: [SA Smyth Timeline.xlsx](#)

Following up on a couple points that were raised with me in the last few days, I asked S/A Sean Smyth to review the telephone records. As a result I have one amplification and one correction to make to the recitation I set forth in my July 2, 2020, letter to the Court.

1. On page 11 of that letter, in the bottom paragraph, I describe a conference call the morning of Saturday, March 7, 2020, between AUSAs Lake, Kim and Krouse. I neglected to mention that during that conference call, which began at approximately 9:23 a.m., and which lasted for 26 minutes, SAUSA Lynch called AUSA Lake at approximately 9:24 a.m. That call went straight to voicemail; but at approximately 9:39 a.m. SAUSA Lynch called AUSA Lake again and was joined into the conference call for its remaining 10 minutes.

2. At pages 14-15 of the letter, I state “At 9:53 p.m., Chiefs Crowley and Bove called AUSA Krouse. Mobile phone records indicate this call lasted until 9:59 p.m., one minute before the Court’s deadline.” However, as reflected on the spreadsheet S/A Smyth prepared, there were multiple calls during the period 9:51 p.m. and 9:59 p.m. Specifically, at 9:51 p.m. Chief Bove called Chief Crowley; and at approximately 9:52 p.m. Chief Crowley conferenced AUSA Krouse into that call, which continued for up to one minute. At 9:53 p.m. Chief Bove initiated a separate call to Chief Crowley, which lasted for up to six minutes.

For more detail regarding those two calls I have attached the spreadsheet S/A Smyth prepared. You may of course reference this updated information as may be pertinent to your declarations. We will also reference this update in the October 30 filing the Court has authorized us to make.

-John

John M. McEnany

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United States Attorney’s Office
Southern District of New York
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New York, NY 10007
212-637-2571 (desk)
646-285-1364 (mobile)
John.McEnany@usdoj.gov

Sheet1

Date	Time	Event	Additional Record indicators	Agent Notes
03/07/20	09:23:00 AM	Stephanie Lake initiates conference call with Michael Krouse and Jane Kim. Call lasts 26 minutes	Conf Call indicator	
03/07/20	09:24:00 AM	Stephanie Lake receives a call from Garrett Lynch (duration 1 min) which went to Voicemail	Went to V/M	Note 26 minute call still in progress
03/07/20	09:39:00 AM	Stephanie Lake receives a call from Garrett Lynch duration 10 minutes	Call Waiting indicator	Note 26 minute call still in progress, Lynch joins conference call to the end
03/08/20	09:51:00 PM	Emil Bove (personal cell) calls Shawn Crowley. Call lasts 3 minutes	Conf Call indicator	
03/08/20	09:52:00 PM	Shawn Crowley calls Michael Krouse. Call lasts 1 minute	Conf Call indicator	Note becomes conference call between Crowley, Bove and Krouse
03/08/20	09:53:00 PM	Emil Bove (work cell) calls Shawn Crowley. Call lasts 6 minutes		
03/08/20	09:59:00 PM	Shawn Crowley calls Stephanie Lake. Call lasts 5 minutes		

[Note durations are “up to” time indicated. For example, a duration of 3 minutes could indicate a call lasting anywhere from 2 minutes and 1 second to 3 minutes]

EXHIBIT 2

Crowley/Lake Chats – March 7, 2020

[. . .]

Crowley, Shawn (USANYS) 5:30 PM:

let me guess. you wrote part 1 of this letter and jane wrote part 2?

Stephanie L. . Lake 5:35 PM:

nope

she wrote it all

i'm behind on these complicated summary charts for monday, and she finished a draft of the rebuttal, so she

just finished it

oh and also behind on being accused of brady violations

or ahead?

Crowley, Shawn (USANYS) 5:36 PM:

stephanie. what the actual fuck

i am a chief of the unit

i am allowed to ask questions

about a trial that is happening

Stephanie L. . Lake 5:36 PM:

NOOOOO

not you

defense

i'm telling you what they just did

because you are chief of the unit

Crowley, Shawn (USANYS) 5:37 PM:

ha ok sorry

what did they do

Stephanie L. . Lake 5:37 PM:

they accused us of a brady violation (again)

i'll just come explain. as long as you promise not to use my full name / yell at me.

Crowley, Shawn (USANYS) 5:37 PM:

Ok

[. . .]

Crowley, Shawn (USANYS) 5:41 PM:

i'm prob gonna leave in like 10 mins if you want to talk

Crowley/Lake Chats – March 8, 2020

[. . .]

Crowley, Shawn (USANYS) 2:17 PM:

no

can we talk about the brady thing at some point?

Stephanie L. . Lake 2:17 PM:

which brady thing?

Crowley, Shawn (USANYS) 2:18 PM:

yesterday you said they accused you of a brady violation?

Stephanie L. . Lake 2:18 PM:

oh, yeah. i explained it to emil

we're supposed to have a call with defense at 2:30

i can fill you in before if you want

[. . .]

Crowley, Shawn (USANYS) 2:23 PM:

ok can we talk about the brady thing?

Stephanie L. . Lake 2:23 PM:

yeah

too logn to type

Crowley, Shawn (USANYS) 2:24 PM:

are you here?

[. . .]

Stephanie L. . Lake 5:25 PM:

unrelatedly

i think this all goes to a defense they're supposed to be precluded from making
which is that the banks were negligent in not figuring this stuff out

Crowley, Shawn (USANYS) 5:26 PM:

ok i think we should mention that in the materiality part of hte letter

Crowley, Shawn (USANYS) 5:48 PM:

can you swing by?

Stephanie L. . Lake 5:49 PM:

i'm furiously writing this thing

Crowley, Shawn (USANYS) 5:49 PM:

i know we have an idea

Stephanie L. . Lake 5:49 PM:

i can, but i'm worried about getting it done

okay

Stephanie L. . Lake 5:55 PM:

can you send me the schulte letter?

did it have law?

Crowley, Shawn (USANYS) 6:05 PM:

sorry let me see

EXHIBIT 3

3:41

 LTE 

Emil >

Stephanie called (!!) and I just talked it through. She wanted to talk to the team first thing in the am, and I said fine. That was weak of me but she seemed pretty tired and I didn't want to compound my earlier email.

10:17 PM

She also mentioned that the defense accused them of a Brady violation based on a bank letter they turned over today. Did they come up with you?

10:19 PM

-that

10:19 PM

Not weak.

10:19 PM

Oh god. No

10:19 PM

She said they can't understand how it's exculpatory and they said it was "self evident" why. But no filing yet and maybe/hopefully standing down.

10:20 PM

But yeah I almost fell over

10:20 PM

These guys do seem like assholes. Hopefully it's just that...?

10:20 PM

Yeah I am praying

10:21 PM



iMessage



EXHIBIT 4

From: [Krouse, Michael \(USANY\)](#)
To: [Crowley, Shawn \(USANY\)](#); [Bove, Emil \(USANY\)](#); [Lake, Stephanie \(USANY\)](#); [Kim, Jane \(USANY\)](#) 4; [Garrett Lynch](#); [Lynch, Garrett \(USANY\) \[Contractor\]](#)
Subject: Defense letter re curative instruction
Date: Sunday, March 08, 2020 4:03:52 PM
Attachments: [Defense letter re curative instruction \(March 8, 2020\).pdf](#)

This is what they filed.

Michael Krouse
Assistant United States Attorney
Southern District of New York
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(212) 637-2279

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bheberlig@steptoe.com

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March 8, 2020

By ECF

The Honorable Alison J. Nathan
United States District Court
Southern District of New York
40 Foley Square, Room 2102
New York, NY 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, Case No. 18-cr-224 (AJN)

Dear Judge Nathan:

On behalf of Defendant Ali Sadr Hashemi Nejad, we write to request a curative instruction. We have conferred with the government who stated that it opposes this request.

On Saturday afternoon around 4:00 p.m., the government produced GX 411 (attached as Exhibit A), which had not been previously disclosed to the defense. GX 411 reveals that in connection with the first U.S. dollar payment in this case, the intermediary bank wrote a letter to OFAC disclosing certain information about the transactions. Among other things, the intermediary bank disclosed to OFAC that Stratus Turkey (Stratus International Contracting J.S.) was affiliated with Stratus Iran (Stratus International Contracting Company) and implied that the two companies were either unitary or cooperating on the Ojeda project in Venezuela. The intermediary bank attached Stratus Iran's website describing its ongoing work on the Ojeda project. The intermediary bank concluded that this information was not subject to mandatory disclosure as indicated by its note that it was "voluntarily informing OFAC." The government has not produced any response from OFAC and to defense counsel's knowledge, no response exists. *Cf.* Tr. 580, Test. of Ted Kim (Mar. 5, 2020) (agreeing that to his knowledge, "this matter was never investigated by OFAC").

GX 411 is exculpatory evidence that:

- Stratus Turkey's affiliation with Stratus Iran was not material either to OFAC or the intermediary banks;
- intermediary banks conducted independent investigation and could easily identify the affiliation between Stratus Turkey and Stratus Iran or even (erroneously)

The Honorable Alison J. Nathan
March 8, 2020
Page 2

conclude that the two companies were a single entity that “may be an Iranian company”; and

- neither the intermediary bank nor OFAC deemed the disparities in information about the two Stratus International Contractings working on the Ojeda project as important enough to stop U.S. dollar payments to Stratus International Contracting J.S.

The government should have disclosed GX 411 under *Brady*, *Giglio*, and Rule 16.

In light of the government’s failure to disclose this evidence before trial,¹ the defense respectfully requests a curative instruction. Based on a similar mid-trial disclosure in *United States v. Slough*, Judge Lamberth issued the curative instruction attached as Exhibit B. The defense has pasted that instruction below, edited only to reflect the facts of this case:

Government Exhibit 411 is a June 2011 letter regarding an April 2011 transaction involving Stratus International Contracting Company. You saw that evidence this morning instead of earlier in trial because the government failed to turn it over before trial as required by law. The defendant learned of that evidence on Saturday afternoon when the government disclosed it.

Tr. 6, *United States v. Slough*, No. 08-cr-360-RCL (D.D.C. Aug. 5, 2014) (relevant text highlighted in Ex. B). The defense requests that this instruction be read to the jury on Monday after GX 411 is admitted. The government opposes this request but does not object to the defense admitting this document in its case if the government chooses not to offer it.

Respectfully submitted,

/s/ Brian M. Heberlig
Reid H. Weingarten
STEPTOE & JOHNSON LLP
1114 Avenue of the Americas
New York, NY 10036
Tel: (212) 506-3900
Fax: (212) 506-3950
rweingarten@steptoe.com

¹ The government represents that it learned of this evidence in mid-January 2020 and that it came from an unrelated DANY investigation. The government states that it believed this document was part of the Commerzbank subpoena return that was produced in discovery. It was not.



The Honorable Alison J. Nathan
March 8, 2020
Page 3

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Bruce C. Bishop (*Pro Hac Vice*)
David M. Fragale
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Counsel for Defendant Ali Sadr Hashemi Nejad

cc: Counsel of Record (via ECF)

EXHIBIT 5

From: [Krouse, Michael \(USANYS\)](#)
To: [Crowley, Shawn \(USANYS\)](#); [Bove, Emil \(USANYS\)](#); [Lake, Stephanie \(USANYS\)](#); [Kim, Jane \(USANYS\) 4](#); [Garrett Lynch](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: RE: Defense letter re curative instruction
Date: Sunday, March 08, 2020 4:06:40 PM
Attachments: [GX 411.pdf](#)

From: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Sent: Sunday, March 8, 2020 4:04 PM
To: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Garrett Lynch <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Defense letter re curative instruction

Thanks. Can you send us the document itself?

From: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Sent: Sunday, March 08, 2020 4:04 PM
To: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Garrett Lynch <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: Defense letter re curative instruction

This is what they filed.

Michael Krouse
Assistant United States Attorney
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NEW YORK BRANCH

Department of the Treasury
Office of Foreign Assets Control
1500 Pennsylvania Avenue NW
Washington DC 20220

Vinay Jepak
2 World Financial Center, New York, NY 10281-1050
Telephone (212) 266-7200
Fax (212) 266-7235
vinay.jepak@commerzbank.com

June 16, 2011

Re: Information Sharing – Stratus International Contracting Company

Dear Sir/Madam:

Commerzbank AG, New York Branch (CBNY) would like to share the following information with OFAC. On April 20, 2011 CBNY's AML transaction monitoring system generated an alert, which involved a transaction for USD 29,442,967.57 value April 4, 2011.

The transaction was originated by Banco Del Tesoro, CA Banco Universal Caracas for its client BT / Fideicomiso / Fondo Chino Venezolano in Caracas, Venezuela. The beneficiary of the payment was Stratus International Contracting Company ("Stratus"), a client of HypoSwiss Privatbank AG, Zurich.

As per standard procedure, CBNY initiated a request for information to the remitting bank Banco Del Tesoro, CA Banco Universal Caracas, Venezuela to obtain details on both entities and their relationship. In the interim, CBNY conducted further due diligence and noted the following regarding Stratus from its website:

- Stratus was founded in 1978 in Tehran, Iran
- Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings.
- Stratus is presently working on a 7000 Apartment Unit "New Ojeda" Housing Development Project in Venezuela

On May 12, 2011, CBNY received a response from the bank in Caracas indicating the following:

- Stratus's physical address is Gardenya Plaza 5, K:3 D:3 (Floor 3, Suite3) 34758 Atasehir, Istanbul, Turkey
- Stratus is registered in Istanbul, Turkey (copy of the registration attached)
- Stratus provides construction services in Turkey, Dubai and Venezuela
- The purpose of the payment is for the construction of a 7000 apartment unit project "Proyecto Urbanismo Nueva Ciudad Fabricio Ojeda, in Ciudad Ojeda, Estado Zulia, Venezuela (same address as listed on Stratus' website)

Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, CBNY believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company.

Chairman of the Supervisory Board: Klaus-Peter Müller
Board of Managing Directors: Martin Blessing (Chairman),
Frank Annuscheit, Markus Beumer, Achim Kassow, Jochen Klösges,
Michael Reuther, Stefan Schmittmann, Ulrich Sieber, Eric Strutz, Martin Zielke

Commerzbank Aktiengesellschaft, Frankfurt am Main
Registered Office: Frankfurt am Main Reg.No. 32000
VAT No. DE 114 103 514



NEW YORK BRANCH

Re: Information Sharing – Stratus International Contracting Company– Page 2

We have added Stratus into our sanctions filter to monitor any future payments. Please note that apart from this transaction, there have not been any other payments involving Stratus processed by CBNY to date.

The purpose of this letter is to report the good faith efforts of Commerzbank AG, New York Branch in complying with applicable OFAC requirements and voluntarily informing OFAC of any information received during its investigation into possible sanctions-related entities.

Should you have any further questions concerning this matter, please do not hesitate to contact the signatories below.

Respectfully,

Commerzbank AG
New York Branch

A handwritten signature in dark ink, appearing to read "Deepa Keswani".

Deepa Keswani
Head of AML/Anti-Fraud/Sanctions Compliance

A handwritten signature in dark ink, appearing to read "Vinay Jepal".

Vinay Jepal
Sanctions Compliance Officer

Encls.

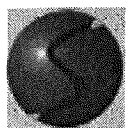
stratus intl payment

:LT Address	:COBAUS3XA
:transaction type	:202 COVER bank tfr favour 3rd bank
:input from	:COBADEFF
	COMMERZBANK AG FRANKFURT
	HEAD OFFICE
	32-36 NEUE MAINZERSTRASSE
	60261 FRANKFURT GERMANY
:Validation Flag	:COV}

{4: Text block:

:20 /transaction reference number	:FAAS109400150500
:21 /related reference	:FAAS109400150500
:32A/value date	:040411 USD 29,442,967.57
:52A/ordering institution - BIC	:COBADEFF
	COMMERZBANK AG
	FRANKFURT AM MAIN
:57A/account with inst - BIC	:CHASUS33
	JPMORGAN CHASE BANK, N.A.
	NEW YORK, NY
:58A/beneficiary inst - BIC	:SHHBCHZZ
	HYPOSWISS PRIVATBANK AG, ZURICH
	ZURICH
:50K/ordering customer	:/400887746602USD
	BT/ FIDEICOMISO / FONDO CHINO
	VENEZOLANO. AV GUICAIPURO. URB EL
	ROSAL. TORRE BANCO DEL TESORO.
	CARACAS - VENEZUELA.
:52A/ordering institution - BIC	:BDTEVECA
	BANCO DEL TESORO, C.A. BANCO
	UNIVERSAL
	CARACAS
:59 /beneficiary customer	:/CH7708530519663100203
	STRATUS INTERNATIONAL CONTRACTING
	J.S.
:70 /details of payment	:REF: DESEMBOLSO NRO. 386 FONDO
	CHINO VENEZOLANO. CODIGO NRO.
	00579.
:33B/amount	:USD 29,442,967.57}

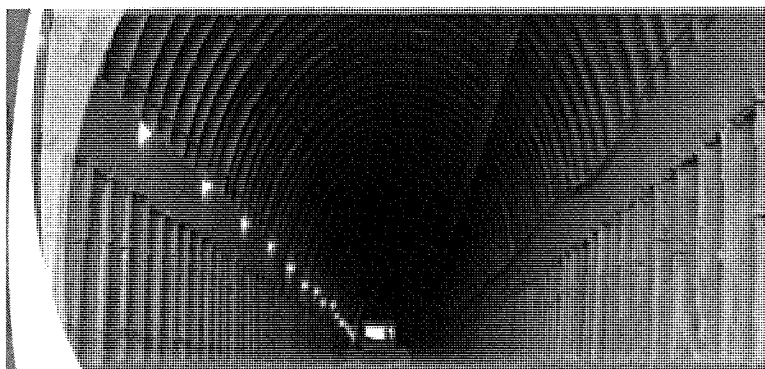
Entry : /SWIFT/ Date:110404 Time:02:44:17
Info:1111/001781



Stratus International
Contracting Company

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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of RIs 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



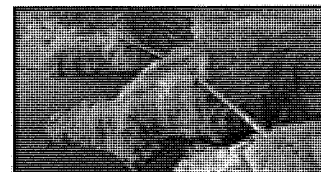
- STRATUS is an Engineering, Construction, Management and Contracting Company by specializing in the field of Building Construction, Road Works and Water Works.

STRATUS is Graded in three major categories: Read more...

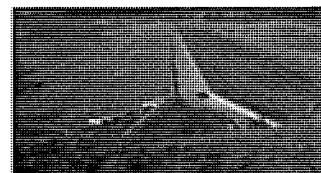
- STRATUS has succeeded to receive ISO 9001-2000 certificate for Quality Management System from MIC registered under UKAS, United Kingdom from 2004 which upgraded recently to ISO 9001-2008 in 2010 and intending to extend it by OHSAS 18001:2007. Read more...

- Our memberships:
 - Federation of Contractors of Islamic Countries (F.C.I.C.)
 - Pakistan Engineering Council
 - International Chamber of Commerce (I.C.C.)
 - Iran – UK Chamber of Commerce
 - Iran – Canada Chamber of CommerceRead more...

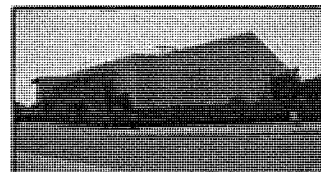
Road & Railway

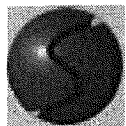


Dam



Building

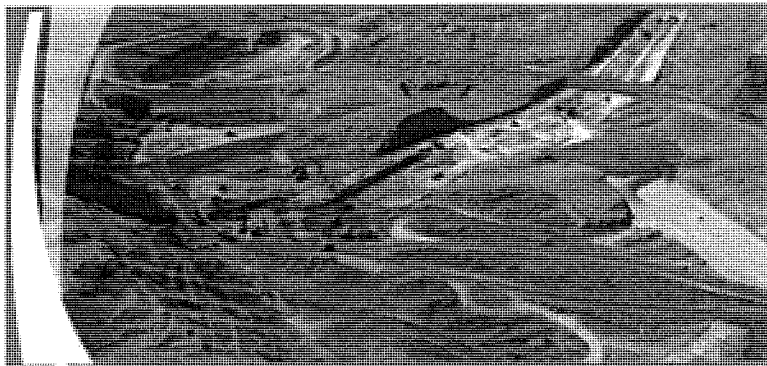




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Contact Us

STRATUS International Contracting Co.

Address: **No.35, Golestan St., Iran Zamin Ave., Shahrake Ghods, Tehran, Iran.**

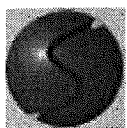
Postal Code: **1465865187**

Tell: **(98) 21 8837 3100-6**

Fax: **(98) 21 8808 2882**

E-mail: **stratus@stratusgc.com**

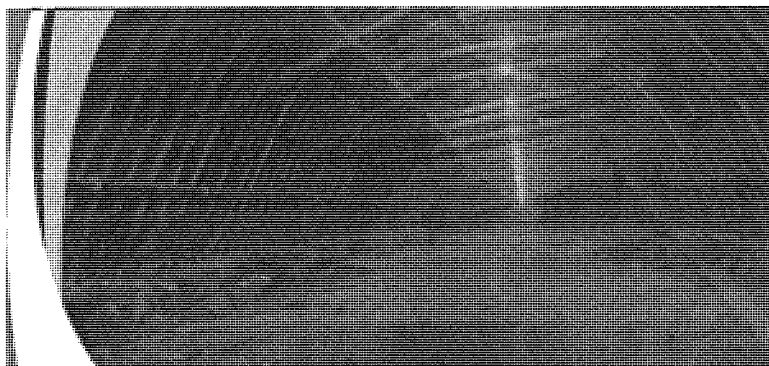
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Stratus International
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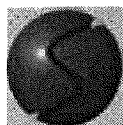
Branch Offices

Middle East
Iran
Iraq

CIS
Kazakhstan

South America
Venezuela

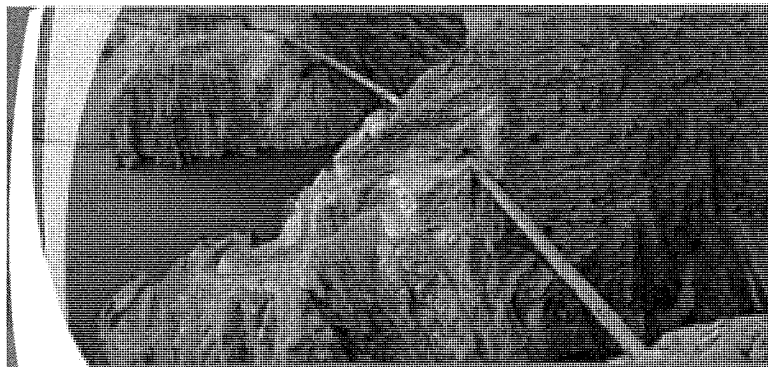
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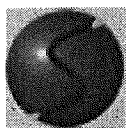
STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



Sister Companies List

-  1. Samaneh Stratus (INVESTMENT CO.)
-  2. Iran Construction Investment Co.
-  3. Eghtesad - Novin Bank
4. Pishgaman Bazar Novin (BROKERAGE CO.)
-  5. Novin Insurance Co.
-  6. Pars Shahr Co.
-  7. Global Petro Tech CO.
-  8. Keyhan Tabadol Co.
-  9. Pars Hanza Aluminium CO.
-  10. Azarbaijan Industry Development Co.
11. Eghtesad Novin Investment CO.
-  12. Samaneh Gostar Novin

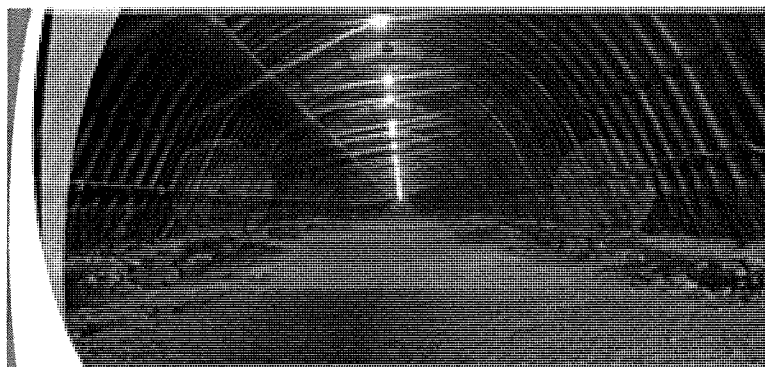
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Stratus International
Contracting Company

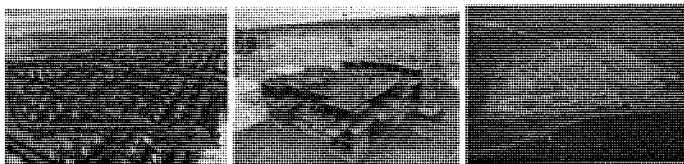
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7000 Units 'New Ojeda' Housing Development Project

Main Technical Features	Site Gross Area : 318 Hec. Concrete works : 520,000 m ³ Net Construction Area : 850.000 m ² Water & Sewage network : 150 Km Electrical network : 200 Km Communication network : 220 Km Gas network : 30 Km
Location	Ciudad Ojeda, Zulia State, Venezuela
Employer	Ducolsa 'Urban Development S.A'
Contract Duration	48 Months
Date of Award	September 2009
Status	[Under Construction]



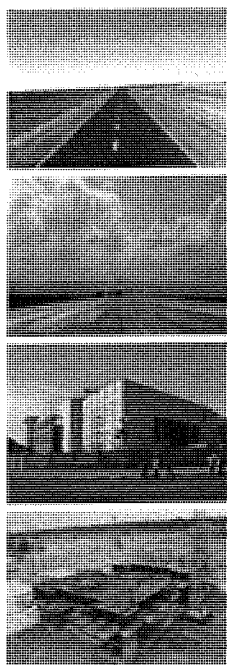
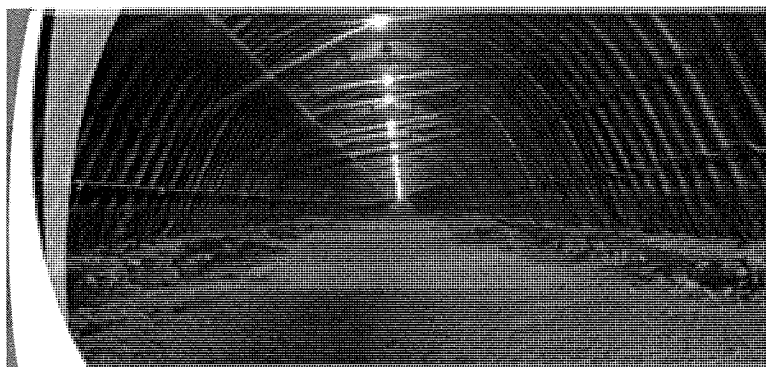
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T.C.
İSTANBUL
Ticaret Sicil Memurluğu

(KADIKÖY)
370857 - 2010

SİCİL TASDİKNAME Sİ

Ticaret Ünvanı	STRATUS INTERNATIONAL CONTRACTING İNŞAAT VE TAAHHÜT ANONİM ŞİRKETİ
Sicil No.	751671
Tescil Tarihi	22 / 10 / 2010
İşletme Merkezinin Adresi (Şubenin tescilinde şubenin Adresi ile beraber,merkezin adresi de yazılır.)	GARDENYA PLAZA 5 K.3 D.3 ATAŞEHİR
İşletmenin uğraştığı işler	Ana sözleşmesinde yazılı olan işler
İşletme sahibinin hüviyeti (Hükmi şahıslarda, hükmi şahsın mahiyeti)	Anonim
İşletme temsilcileri	38824643592 TC.No.lu CELAL TATLICIBAŞI
Tasdiknamenin düzenlenme Tarih ve Sayısı	22 EKİM 2010 - 39185

RECAİ SÖKMEN
İSTANBUL TİCARET SİCİLİ
MEMURU YARDIMCISI

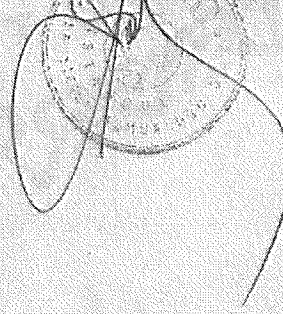


EXHIBIT 6

From: [Bove, Emil \(USANYS\)](#)
To: [Krouse, Michael \(USANYS\)](#); [Crowley, Shawn \(USANYS\)](#); [Lake, Stephanie \(USANYS\)](#); [Kim, Jane \(USANYS\) 4](#)
Subject: RE: Defense letter re curative instruction
Date: Sunday, March 08, 2020 4:16:12 PM

Thanks. I dropped Garrett from this. Can we please have the full thread with the January transmittal email + attachment?

From: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Sent: Sunday, March 8, 2020 4:07 PM
To: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Garrett Lynch <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Defense letter re curative instruction

From: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Sent: Sunday, March 8, 2020 4:04 PM
To: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Garrett Lynch <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Defense letter re curative instruction

Thanks. Can you send us the document itself?

From: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Sent: Sunday, March 08, 2020 4:04 PM
To: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Garrett Lynch <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: Defense letter re curative instruction

This is what they filed.

Michael Krouse
Assistant United States Attorney
Southern District of New York
One St. Andrew's Plaza
New York, NY 10007
(212) 637-2279

EXHIBIT 7

From: [Lake, Stephanie \(USANYS\)](#)
To: [Bove, Emil \(USANYS\)](#); [Crowley, Shawn \(USANYS\)](#)
Cc: [Krouse, Michael \(USANYS\)](#); [Kim, Jane \(USANYS\) 4](#)
Subject: FW: Sadr - wire transfers
Date: Sunday, March 08, 2020 4:20:00 PM
Attachments: [Commerz OFAC disclosure.pdf](#)

This is the chain. None of us responded. I briefly discussed it with Garrett.

From: Lynch, Garrett <LynchG@dany.nyc.gov>
Sent: Friday, January 10, 2020 4:52 PM
To: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Cc: Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Subject: RE: Sadr - wire transfers

In the spirit of closing the loop on the \$29M payment through Commerz, attached is the voluntary disclosure Commerze made to OFAC re: the payment.

From: Lake, Stephanie (USANYS) [<mailto:Stephanie.Lake@usdoj.gov>]
Sent: Friday, January 10, 2020 3:16 PM
To: Lynch, Garrett <LynchG@dany.nyc.gov>
Cc: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: RE: Sadr - wire transfers

Closing the loop on this– I found a document in the material Fuenmayor gave us that discusses the \$29 million transfer through Fondo Chino, and he also mentioned it in the last meeting. I think this should be helpful in tying the wire information we have showing the Fondo Chino transfer to PDVSA. The doc is attached, if anyone cares, but it's also en Espanol (I've requested translation). Pages 14-15.

From: Lynch, Garrett <LynchG@dany.nyc.gov>
Sent: Wednesday, January 08, 2020 12:46 PM
To: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Cc: Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Subject: RE: Sadr - wire transfers

The Venezuelans used various state-owned “funds” and banks to fund various government projects, among them BANDES, the economic and social development bank (which, I believe made some early payments (not ours) related to the project), and Fondo Chino (the Chinese-Venezuelan Fund). Fondo Chino (at least ostensibly) was funded by oil sales to and loans from China (I think PDVSA and the government liberally moved money around). I forget exactly why Fondo Chino was used to make the first payment (or if we ever knew for sure) – my guess is that PDVSA, which controlled all oil-related funds (i.e., the Venezuelan purse), had adequate funds in the Fondo Chino account to make the payment from that account. I believe the money came from a Banco del Tesoro account in Venezuela, which had a correspondent relationship with Commerz in Germany. Thereafter, they

used PDVSA accounts at Banco Espirito Santo in Portugal.

From: Lake, Stephanie (USANYS) [<mailto:Stephanie.Lake@usdoj.gov>]
Sent: Wednesday, January 8, 2020 11:02 AM
To: Lynch, Garrett <LynchG@dany.nyc.gov>
Cc: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: RE: Sadr - wire transfers

Found the first one. Thanks. Do you know why it came from "Fondo Chino" / what that is?

That's fine on two. Just wanted to make sure I wasn't missing some other records that would show that information.

Definitely agree on the third point.

Thank you!

From: Lynch, Garrett <LynchG@dany.nyc.gov>
Sent: Wednesday, January 08, 2020 10:04 AM
To: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Cc: Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>
Subject: RE: Sadr - wire transfers

1. Re: the first payment, there should be a copy of the SWIFT message in the Commerzbank production. In my version of the subpoena compliance production it's a PDF titled "Copy".
2. Re: the identity of the intermediary bank, the bank whose business record the wire transfer is is the intermediary bank, so the witness will be able to state that.
3. Also, for several of the payments, we have additional search warrant documents -- e.g., while we may just have the wire transfer record from the clearing bank, we may also have a SWIFT message attached to an email, or a Hyposwiss record, or some other document which identifies the payment route. When the dust settles on the SW docs, we can reconstruct my old payments binders where I had all of the documents bundled together for each payment (the payment instruction letter, the bank record(s), emails, attachments, etc.). This is what we did for the GJ.

From: Lake, Stephanie (USANYS) [<mailto:Stephanie.Lake@usdoj.gov>]
Sent: Tuesday, January 7, 2020 6:19 PM
To: Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: FW: Sadr - wire transfers

My original email had three attachments, which had to be sent to you securely. So you should be getting a secure message with instructions on how to access it.

From: Lake, Stephanie (USANYS)

Sent: Tuesday, January 07, 2020 5:37 PM

To: Lynch, Garrett <LynchG@dany.nyc.gov>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>

Subject: Sadr - wire transfers

See attached a spreadsheet (Payments) showing each transfer and where I found documentation. A few things:

- 1) I didn't find a wire confirmation for the 4/4/2011 \$29 million transfer. I did find reference to it in the CHIPS subpoena returns. It seems to show that it went from "Fondo Chino-Venezolano" to Stratus International Contracting (see attached two spreadsheets that show this). Garrett – do you know if we have a wire confirmation for that transfer?
- 2) I noticed that the wire confirmations don't generally show the U.S. intermediary bank on them. Is there other documentation I'm missing that has this information?

*All documents are saved here: \\Usa.doj.gov\\cloud\\NYS\\StAndrews\\Shared\\Iran_VEHousing-2017R01160\\###Trial\\Documents\\Payment Records and here: \\Usa.doj.gov\\cloud\\NYS\\StAndrews\\Shared\\Iran_VEHousing-2017R01160\\Evidence [INT]\\Discovery\\#5 - Subpoena Returns\\To Produce.

Also – Garrett, I was thinking that if you don't already have the ability to remotely login to our network, we should have that set up! That way the file paths above wouldn't be useless to you.

Thanks!

Stephanie Lake
Assistant United States Attorney
Southern District of New York
One Saint Andrew's Plaza
New York, NY 10007
Tel: (212) 637-1066

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NEW YORK BRANCH

Department of the Treasury
Office of Foreign Assets Control
1500 Pennsylvania Avenue NW
Washington DC 20220

Vinay Jepsal
2 World Financial Center, New York, NY 10281-1050
Telephone (212) 266-7200
Fax (212) 266-7235
vinay.jepsal@commerzbank.com

June 16, 2011

Re: Information Sharing – Stratus International Contracting Company

Dear Sir/Madam:

Commerzbank AG, New York Branch (CBNY) would like to share the following information with OFAC. On April 20, 2011 CBNY's AML transaction monitoring system generated an alert, which involved a transaction for USD 29,442,967.57 value April 4, 2011.

The transaction was originated by Banco Del Tesoro, CA Banco Universal Caracas for its client BT / Fideicomiso / Fondo Chino Venezolano in Caracas, Venezuela. The beneficiary of the payment was Stratus International Contracting Company ("Stratus"), a client of HypoSwiss Privatbank AG, Zurich.

As per standard procedure, CBNY initiated a request for information to the remitting bank Banco Del Tesoro, CA Banco Universal Caracas, Venezuela to obtain details on both entities and their relationship. In the interim, CBNY conducted further due diligence and noted the following regarding Stratus from its website:

- Stratus was founded in 1978 in Tehran, Iran
- Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings.
- Stratus is presently working on a 7000 Apartment Unit "New Ojeda" Housing Development Project in Venezuela

On May 12, 2011, CBNY received a response from the bank in Caracas indicating the following:

- Stratus's physical address is Gardenya Plaza 5, K:3 D:3 (Floor 3, Suite3) 34758 Atasehir, Istanbul, Turkey
- Stratus is registered in Istanbul, Turkey (copy of the registration attached)
- Stratus provides construction services in Turkey, Dubai and Venezuela
- The purpose of the payment is for the construction of a 7000 apartment unit project "Proyecto Urbanismo Nueva Ciudad Fabricio Ojeda, in Ciudad Ojeda, Estado Zulia, Venezuela (same address as listed on Stratus' website)

Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, CBNY believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company.

Chairman of the Supervisory Board: Klaus-Peter Müller
Board of Managing Directors: Martin Blessing (Chairman),
Frank Annuscheit, Markus Beumer, Achim Kassow, Jochen Klösges,
Michael Reuther, Stefan Schmittmann, Ulrich Sieber, Eric Strutz, Martin Zielke

Commerzbank Aktiengesellschaft, Frankfurt am Main
Registered Office: Frankfurt am Main Reg.No. 32000
VAT No. DE 114 103 514



NEW YORK BRANCH

Re: Information Sharing – Stratus International Contracting Company– Page 2

We have added Stratus into our sanctions filter to monitor any future payments. Please note that apart from this transaction, there have not been any other payments involving Stratus processed by CBNY to date.

The purpose of this letter is to report the good faith efforts of Commerzbank AG, New York Branch in complying with applicable OFAC requirements and voluntarily informing OFAC of any information received during its investigation into possible sanctions-related entities.

Should you have any further questions concerning this matter, please do not hesitate to contact the signatories below.

Respectfully,

Commerzbank AG
New York Branch

A handwritten signature in dark ink, appearing to read "Deepa Keswani".

Deepa Keswani
Head of AML/Anti-Fraud/Sanctions Compliance

A handwritten signature in dark ink, appearing to read "Vinay Jepal".

Vinay Jepal
Sanctions Compliance Officer

Encls.

stratus intl payment

:LT Address	:COBAUS3XA
:transaction type	:202 COVER bank tfr favour 3rd bank
:input from	:COBADEFF
	COMMERZBANK AG FRANKFURT
	HEAD OFFICE
	32-36 NEUE MAINZERSTRASSE
	60261 FRANKFURT GERMANY
:Validation Flag	:COV}

{4: Text block:

:20 /transaction reference number	:FAAS109400150500
:21 /related reference	:FAAS109400150500
:32A/value date	:040411 USD 29,442,967.57
:52A/ordering institution - BIC	:COBADEFF
	COMMERZBANK AG
	FRANKFURT AM MAIN
:57A/account with inst - BIC	:CHASUS33
	JPMORGAN CHASE BANK, N.A.
	NEW YORK, NY
:58A/beneficiary inst - BIC	:SHHBCHZZ
	HYPOSWISS PRIVATBANK AG, ZURICH
	ZURICH
:50K/ordering customer	:/400887746602USD
	BT/ FIDEICOMISO / FONDO CHINO
	VENEZOLANO. AV GUICAIPURO. URB EL
	ROSAL. TORRE BANCO DEL TESORO.
	CARACAS - VENEZUELA.
:52A/ordering institution - BIC	:BDTEVECA
	BANCO DEL TESORO, C.A. BANCO
	UNIVERSAL
	CARACAS
:59 /beneficiary customer	:/CH7708530519663100203
	STRATUS INTERNATIONAL CONTRACTING
	J.S.
:70 /details of payment	:REF: DESEMBOLSO NRO. 386 FONDO
	CHINO VENEZOLANO. CODIGO NRO.
	00579.
:33B/amount	:USD 29,442,967.57}

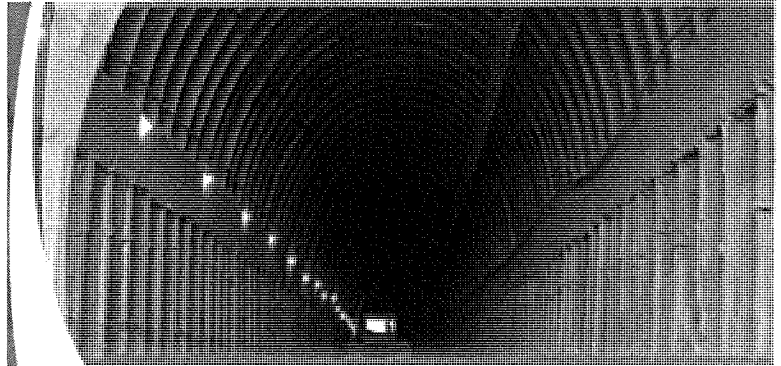
Entry : /SWIFT/ Date:110404 Time:02:44:17
Info:1111/001781



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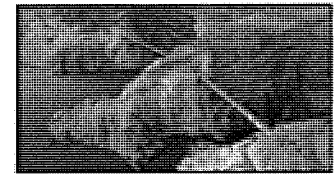
- STRATUS is an Engineering, Construction, Management and Contracting Company by specializing in the field of Building Construction, Road Works and Water Works.

STRATUS is Graded in three major categories: [Read more...](#)

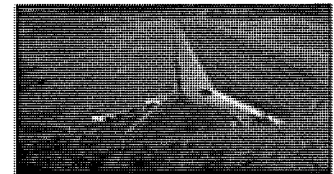
- STRATUS has succeeded to receive ISO 9001-2000 certificate for Quality Management System from MIC registered under UKAS, United Kingdom from 2004 which upgraded recently to ISO 9001-2008 in 2010 and intending to extend it by OHSAS 18001:2007. [Read more...](#)

- Our memberships:
 - Federation of Contractors of Islamic Countries (F.C.I.C.)
 - Pakistan Engineering Council
 - International Chamber of Commerce (I.C.C.)
 - Iran – UK Chamber of Commerce
 - Iran – Canada Chamber of Commerce [Read more...](#)

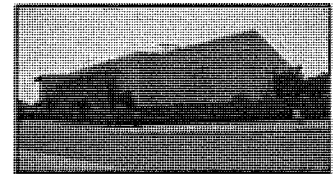
Road & Railway

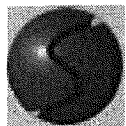


Dam



Building





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Contact Us

STRATUS International Contracting Co.

Address: **No.35, Golestan St., Iran Zamin Ave., Shahrake Ghods, Tehran, Iran.**

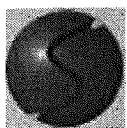
Postal Code: **1465865187**

Tell: **(98) 21 8837 3100-6**

Fax: **(98) 21 8808 2882**

E-mail: **stratus@stratusgc.com**

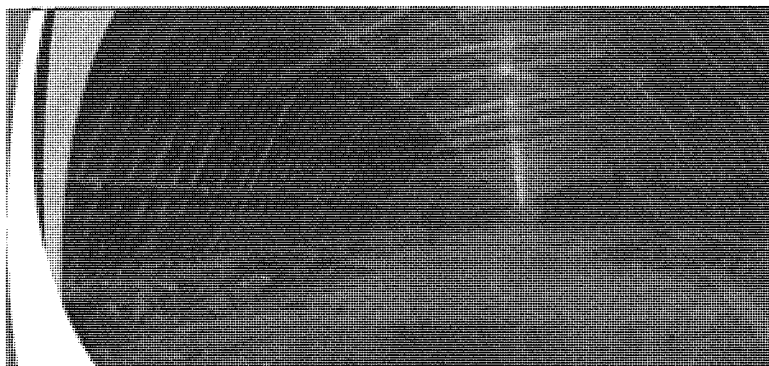
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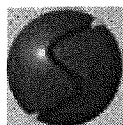
Branch Offices

Middle East
Iran
Iraq

CIS
Kazakhstan

South America
Venezuela

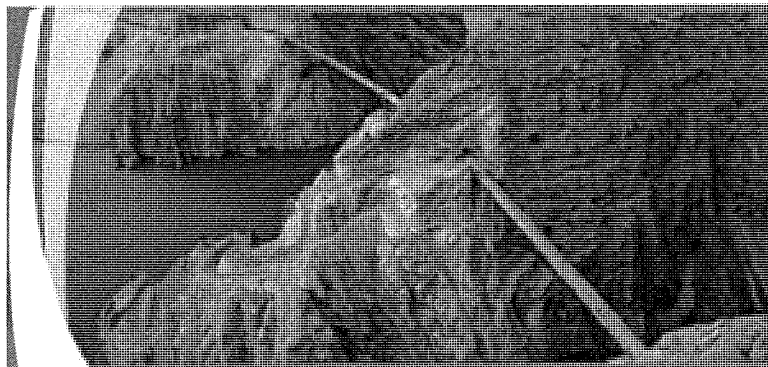
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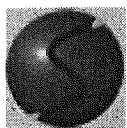
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Sister Companies List

-  1. Samaneh Stratus (INVESTMENT CO.)
-  2. Iran Construction Investment Co.
-  3. Eghtesad - Novin Bank
4. Pishgaman Bazar Novin (BROKERAGE CO.)
-  5. Novin Insurance Co.
-  6. Pars Shahr Co.
-  7. Global Petro Tech CO.
-  8. Keyhan Tabadol Co.
-  9. Pars Hanza Aluminium CO.
-  10. Azarbaijan Industry Development Co.
11. Eghtesad Novin Investment CO.
-  12. Samaneh Gostar Novin

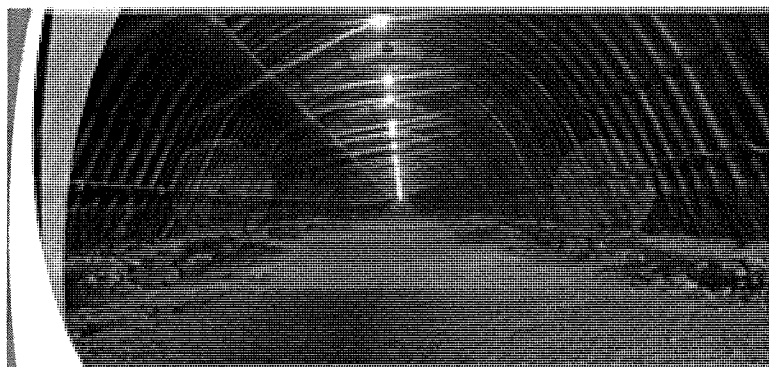
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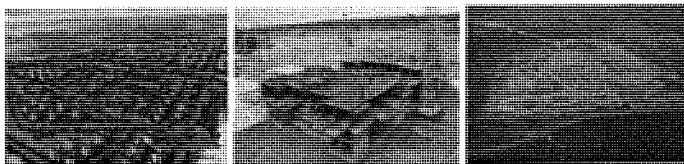
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7000 Units 'New Ojeda' Housing Development Project

Main Technical Features	Site Gross Area : 318 Hec. Concrete works : 520,000 m ³ Net Construction Area : 850.000 m ² Water & Sewage network : 150 Km Electrical network : 200 Km Communication network : 220 Km Gas network : 30 Km
Location	Ciudad Ojeda, Zulia State, Venezuela
Employer	Ducolsa 'Urban Development S.A'
Contract Duration	48 Months
Date of Award	September 2009
Status	[Under Construction]



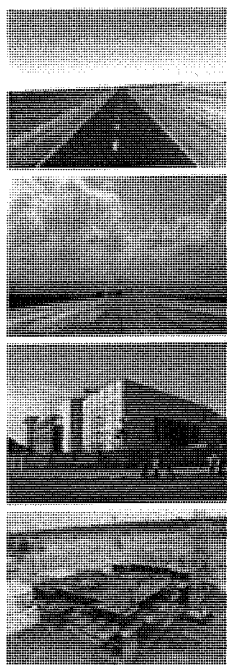
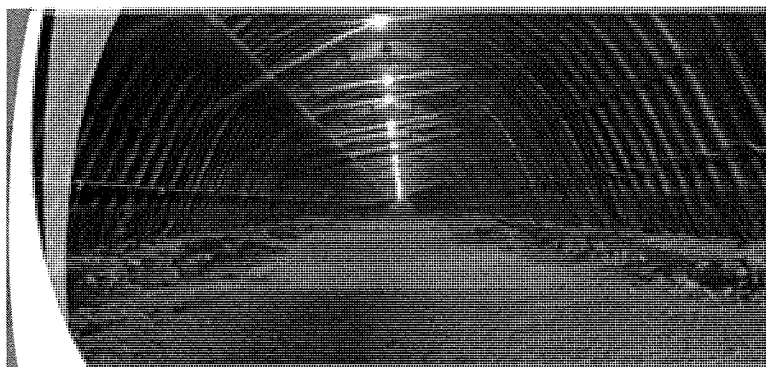
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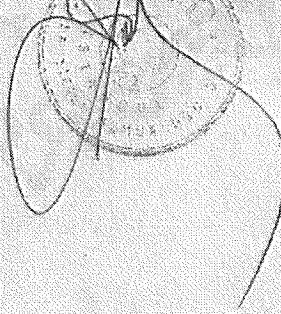
T.C.
İSTANBUL
Ticaret Sicil Memurluğu

(KADIKÖY)
370857 - 2010

SİCİL TASDİKNAME Sİ

Ticaret Ünvanı	STRATUS INTERNATIONAL CONTRACTING İNŞAAT VE TAAHHÜT ANONİM ŞİRKETİ
Sicil No.	751671
Tescil Tarihi	22 / 10 / 2010
İşletme Merkezinin Adresi (Şubenin tescilinde şubenin Adresi ile beraber,merkezin adresi de yazılır.)	GARDENYA PLAZA 5 K.3 D.3 ATAŞEHİR
İşletmenin uğraştığı işler	Ana sözleşmesinde yazılı olan işler
İşletme sahibinin hüviyeti (Hükmi şahıslarda, hükmi şahsın mahiyeti)	Anonim
İşletme temsilcileri	38824643592 TC.No.lu CELAL TATLICIBAŞI
Tasdiknamenin düzenlenme Tarih ve Sayısı	22 EKİM 2010 - 39185

RECAİ SÖKMEN
İSTANBUL TİCARET SİCİLİ
MEMURU YARDIMCISI



return email.

EXHIBIT 8

From: [Bove, Emil \(USANYS\)](#)
To: [Lake, Stephanie \(USANYS\)](#); [Crowley, Shawn \(USANYS\)](#)
Cc: [Krouse, Michael \(USANYS\)](#); [Kim, Jane \(USANYS\)](#) 4; [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: RE: Defense witness letter
Date: Sunday, March 08, 2020 4:54:30 PM

Can you guys please stop by? We will not chill you.

From: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Sent: Sunday, March 8, 2020 4:34 PM
To: Bove, Emil (USANYS) <EBove@usa.doj.gov>; Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4
<JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Defense witness letter

Ha. Shouldn't have used shorthand.

From: Bove, Emil (USANYS) <EBove@usa.doj.gov>
Sent: Sunday, March 08, 2020 4:33 PM
To: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Crowley, Shawn (USANYS)
<SCrowley@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4
<JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Defense witness letter

I was totally going for helpful rather than chilling, sorry I screwed that up. We're working through the summations, but let's circle up in 15-20 mins to talk strategy.

From: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Sent: Sunday, March 8, 2020 4:29 PM
To: Bove, Emil (USANYS) <EBove@usa.doj.gov>; Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4
<JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: Defense witness letter

We filed the letter on the expert de-risking testimony this morning, but per the chilling conversation w/ Emil last night and the team this morning, did not file the cross portion of the letter. Based on our conversation with defense, who wants us to tee up these issues, we're looking to file the attached under seal. This contains what you looked at last night, plus a section on their character witness.

Stephanie Lake
Assistant United States Attorney
Southern District of New York
One Saint Andrew's Plaza
New York, NY 10007

Tel: (212) 637-1066

EXHIBIT 9

March 8 – Crowley/Bove Chats

Emil J. . Bove 3:25 PM:

did you get a readout about that call?

i'm a little scared

Crowley, Shawn (USANYS) 3:25 PM:

not yet...

Emil J. . Bove 3:26 PM:

(plane)(plane)(plane)(plane)(plane)(plane):&&

Crowley, Shawn (USANYS) 3:28 PM:

hhahah plane crash puke

[. . .]

Crowley, Shawn (USANYS) 4:05 PM:

ugh

Emil J. . Bove 4:06 PM:

that is a word

Emil J. . Bove 4:08 PM:

they were pretty gentle with us actually in that fn

Emil J. . Bove 4:16 PM:

we need to sit down with these guys

they need to scrub, tonight

and be sure they are in compliance with brady

bc they are going to be asked in open court what they did

and right now it is, actually we don't give a shit

Crowley, Shawn (USANYS) 4:18 PM:

yes i agree

Emil J. . Bove 4:21 PM:

can i just ask them to stop by?

actually let's talk first

i am not sure there's utility in opposing the instruction

[. . .]

Crowley, Shawn (USANYS) 5:26 PM:

i think i'm going to stop with the closing and devote the rest of the night to cleaning out my office

Emil J. . Bove 5:26 PM:

seriously

i was just going to write to you - like the window was on my screen and yours popped in - are we just awful at this

Crowley, Shawn (USANYS) 5:27 PM:

i honestly do not see how this is on us at all?

like are we supposed to review their files?

Emil J. . Bove 5:27 PM:

no its crazy but i also feel like its our unit and the unit is behaving like we're in vc

Crowley, Shawn (USANYS) 5:27 PM:

but you are definitely right that is how this will be perceived

Emil J. . Bove 5:27 PM:

like i can't even make the joke about vc bc they are better than us right now
even in that meeting there was a resistance to acknowledging the gravity from some of them, i guess
mainly krouse, who just doesn't care
jane's looking down like its not her issue even though she's on the email

[. . .]

Emil J. . Bove 6:04 PM:

the dc cir case is actually a lot more defensible than what happened here

Crowley, Shawn (USANYS) 6:05 PM:

ugh

[. . .]

Crowley, Shawn (USANYS) 6:15 PM:

steph came by

garrett went back

said the commerzbank file is 10 years of investigation

on a shared drive

not text searchable

Emil J. . Bove 6:15 PM:

get some coffee

Crowley, Shawn (USANYS) 6:15 PM:

not very organized

Emil J. . Bove 6:15 PM:

we will get cocaine for you bud

Crowley, Shawn (USANYS) 6:16 PM:

he found where this came from, which is a 250 page document, which he is printing and reading

i said tell him he needs to search as much as he can between now and tomorrow morning

Emil J. . Bove 6:16 PM:

yes 100%

i have nothing appropriate to add to that

March 9 – Crowley/Bove Chats

Crowley, Shawn (USANYS) 12:02 PM:

i just talked to bekah

she's going thru her stuff

Emil J. . Bove 12:03 PM:

nice thank you

[. . .]

Bove, Emil (USANYS) 10:16 PM:

she just said she wants to check.

Crowley, Shawn (USANYS) 10:17 PM:

fuck.

what did OFAC say?

Emil J. . Bove 10:17 PM:

they couldn't find it

Crowley, Shawn (USANYS) 11:34 PM:

garrett just gave me his edits
do you have the draft? i can input

Emil J. . Bove 11:34 PM:

yes 1 sec i'm just fixing the part about his folder

EXHIBIT 10

From: [Lake, Stephanie \(USANYS\)](#)
To: [Bove, Emil \(USANYS\)](#); [Crowley, Shawn \(USANYS\)](#)
Subject: Fwd: Order in 18cr224
Date: Sunday, March 08, 2020 5:03:17 PM
Attachments: [18cr224 Order 03.8.20.pdf](#)
[ATT00001.htm](#)

Begin forwarded message:

From: Nathan NYSD Chambers <NathanNYSDChambers@nysd.uscourts.gov>
Date: March 8, 2020 at 5:01:03 PM EDT
To: "Kim, Jane (USANYS) 4" <JKim4@usa.doj.gov>, "Lake, Stephanie (USANYS)" <SLake@usa.doj.gov>, "Bbishop_steptoe.com" <Bbishop@steptoe.com>, "Fragale, David" <DFragale@steptoe.com>, "Levin, Michelle" <mlevin@steptoe.com>, "Silverman, Nicholas" <nsilverman@steptoe.com>, "Weingarten, Reid" <RWeingarten@steptoe.com>, "Lynch, Garrett" <LynchG@dany.nyc.gov>, "Lynch, Garrett (USANYS) [Contractor]" <GLynch@usa.doj.gov>, "Heberlig, Brian" <BHeberlig@steptoe.com>, "Krouse, Michael (USANYS)" <MKrouse@usa.doj.gov>
Subject: RE: Order in 18cr224

Counsel,

Attached please find a third Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,
Alyssa O'Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers
Sent: Sunday, March 8, 2020 4:04 PM
To: 'Kim, Jane (USANYS) 4' <Jane.Kim@usdoj.gov>; 'Lake, Stephanie (USANYS)' <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; 'Fragale, David' <DFragale@steptoe.com>; 'Levin, Michelle' <mlevin@steptoe.com>; 'Silverman, Nicholas' <nsilverman@steptoe.com>; 'Weingarten, Reid' <RWeingarten@steptoe.com>; 'Lynch, Garrett' <LynchG@dany.nyc.gov>; 'Lynch, Garrett (USANYS) [Contractor]' <Garrett.Lynch@usdoj.gov>; 'Heberlig, Brian' <BHeberlig@steptoe.com>; 'Krouse, Michael (USANYS)' <Michael.Krouse@usdoj.gov>
Subject: RE: Order in 18cr224

Counsel,

Attached please find another Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers
Sent: Sunday, March 8, 2020 12:48 PM
To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <Dfragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: RE: Order in 18cr224

Counsel,

Please confirm receipt of this Order.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers
Sent: Sunday, March 8, 2020 12:41 PM
To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <Dfragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: Order in 18cr224

Counsel,

Attached please find an Order from Judge Nathan that will appear on the docket on Monday.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

United States of America,

—v—

Ali Sadr Hashemi Nejad,

Defendant.

18-cr-224 (AJN)

ORDER

ALISON J. NATHAN, District Judge:

In its response letter to be filed by 7 p.m., the Government shall include a detailed representation to the Court that explains why Government Exhibit 411 was not previously disclosed and what led to its disclosure for the first time yesterday. That representation shall further specify all attorneys involved in the decision-making with respect to both the non-disclosure and the subsequent disclosure yesterday of this document.

SO ORDERED.

Dated: March 8, 2020
New York, New York

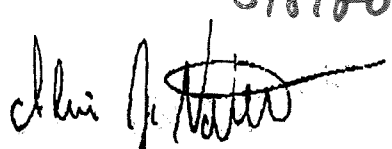
3/8/20

ALISON J. NATHAN
United States District Judge

EXHIBIT 11

From: [Crowley, Shawn \(USANYS\)](#)
To: [Birger, Laura \(USANYS\)](#); [Bove, Emil \(USANYS\)](#)
Subject: RE: Sadr Trial - disclosure issue
Date: Sunday, March 08, 2020 5:36:18 PM

You can call my desk – 212-637-1034

From: Birger, Laura (USANYS) <LBirger@usa.doj.gov>
Sent: Sunday, March 08, 2020 5:35 PM
To: Bove, Emil (USANYS) <EBove@usa.doj.gov>
Cc: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Subject: Re: Sadr Trial - disclosure issue

I can talk now if that works. What number should I call?

Sent from my iPad

On Mar 8, 2020, at 5:20 PM, Bove, Emil (USANYS) <EBove@usa.doj.gov> wrote:

Hi Laura, a disclosure issue arose over the weekend in the Sadr trial before Judge Nathan. In the attached order, AJN directed us to file a letter by 7pm tonight addressing the issue. We're here with the team working through it, but were hoping to have a quick call to give you the context and make sure you're ok with the planned approach. Thanks.

<18cr224 Order 03.8.20.pdf>

EXHIBIT 12

From: [Lake, Stephanie \(USANYS\)](#)
To: [Crowley, Shawn \(USANYS\)](#); [Bove, Emil \(USANYS\)](#)
Cc: [Krouse, Michael \(USANYS\)](#); [Kim, Jane \(USANYS\)](#) 4; [Lynch, Garrett \(USANYS\)](#) [Contractor]
Subject: GX 411 response
Date: Sunday, March 08, 2020 6:25:05 PM
Attachments: [2020.03.08 Letter to Nathan re GX 411.docx](#)

I'm sorry – this is not very good. I'm not a fast writer, but didn't want to spend time revising and then have no time for your review.

Stephanie Lake
Assistant United States Attorney
Southern District of New York
One Saint Andrew's Plaza
New York, NY 10007
Tel: (212) 637-1066



U.S. Department of Justice

*United States Attorney
Southern District of New York*

*The Silvio J. Mollo Building
One Saint Andrew's Plaza
New York, New York 10007*

March 8, 2020

FILED BY ECF

The Honorable Alison J. Nathan
United States District Judge
Southern District of New York
United States Courthouse
40 Foley Square, Courtroom 1306
New York, New York 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, 18 Cr. 224 (AJN)

Dear Judge Nathan:

The Government respectfully submits this letter in response to the defendant's letter (Dkt. **XX**), and the Court's orders sent earlier today.

I. History of Government Exhibit 411

This Office received Government Exhibit 411 from the Manhattan DA's Office on January 10, 2020, in the context of a discussion about one of the payments relevant to this case.

Government Exhibit 411 is a voluntary disclosure that Commerzbank made to OFAC after clearing a payment from an entity affiliated with PDVSA in Venezuela to Stratus International Contracting (the "Payment"), which was one of the entities the defendant used to receive payments on behalf of IIHC. In the voluntary disclosure, dated June 16, 2011, Commerzbank reported that its money laundering filter flagged the Payment after it was already processed. The disclosure goes on to note that, after the Payment was alerted, Commerzbank investigated Stratus and learned that "Stratus was founded in 1978 in Tehran, Iran; Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings; Stratus is presently working on a 7000 Apartment Unit 'New Ojeda' Housing Development Project in Venezuela."

It further reported that, on May 12, 2011, Commerzbank received a response to its inquiry to the remitter bank, stating, in sum and substance, that Stratus's address is in Turkey, it is registered in Turkey, it does construction in, among other places, Venezuela, and the payment was for the "construction of a 7000 apartment unit project" in Venezuela.

Commerzbank concluded that "Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

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between the website and the response forwarded by the bank in Caracas, [Commerzbank] believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company. We have added Stratus into our sanctions filter to monitor any future payments.”

The Government viewed GX 411 as helpful to its case at trial, but unnecessary in light of GX 2032 and 2034. Those exhibits show that Commerzbank sent a series of questions to the remitter bank on April 27, 2011 related to the Payment. Those questions were ultimately forwarded to the defendant. The defendant responded with misleading information, including by failing to answer one of the questions posed about the identity of the beneficial owners and Citizenship of the owners of Stratus International Contracting.

Based on the availability of other, overlapping evidence, the Government did not extract GX 411 from its email and mark it as an exhibit. The members of the team from this Office wrongly assumed that the document had been part of the Commerzbank subpoena return and therefore had been produced to the defense in discovery in 2018. We erred in failing to confirm with the DA’s office the source of the document, and in failing to confirm that it was in fact part of the Commerzbank discovery that had previously been produced. We now understand that GX 411 was obtained through an unrelated DANY investigation into Commerzbank and therefore had not previously been produced in discovery. There was no affirmative decision made not to produce GX 411 to the defense. Had we realized it was not part of an earlier discovery production, we would have provided it immediately upon receiving it.

This weekend, one of the members of the prosecution team came upon GX 411 in Outlook while organizing emails related to this case and others. Based on arguments the defense had made on Friday during Robert Peri’s cross-examination, GX 411 now appeared useful to the Government’s case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri wither “Citigroup . . . conduct[ed] any research regarding the Iranian International Housing Company when it was reviewing” one of the transactions in the case. (Trial Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do – it researched a flagged transaction, and then added the concerning party to its sanctions filter.

At that time, the Government realized that GX 411 had not in fact been part of the Commerzbank discovery. All members of the team agreed that the document should be produced to the defense. No member of the Government team anticipated that the defense would view GX 411 as helpful to the defense case.

II. The Defendant’s *Brady* Claim

The defendant has stated that GX 411 is exculpatory evidence for three reasons. First, “because Stratus Turkey’s affiliation with Stratus Iran was not material either to OFAC or the intermediary banks,” second, because “the intermediary banks conducted independent investigation and could easily identify the affiliation between Stratus Turkey and Stratus Iran” and, third “neither the intermediary bank nor OFAC deemed the disparities in information about the

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 3

two Stratus International Contractings working on the Ojeda project as important enough to stop U.S. dollar payments to Stratus International Contracting J.S.”

The Government now understand how GX 411 could advance the defendant’s claim that any decision by OFAC not to take enforcement action following this disclosure is probative of the risk of harm from OFAC enforcement that banks face when the process sanctions violative transactions. However, as the defense has identified, this is a point the defendant already elicited from Ted Kim’s. Kim testified that, to his knowledge, OFAC did not investigate this case. The Government is seeking to confirm whether OFAC took any action based on the Commerzbank disclosure, and is willing to enter into a stipulation that it did not if and when it gets confirmation from OFAC.

However, the Government does not agree that GX 411 is helpful to the defense for the other reasons proffered. First, GX 411 shows that Stratus Turkey’s affiliation with Stratus Iran was material to Commerzbank, as Commerzbank added Stratus International Contracting to its sanctions filter following its review of this transaction.

Second, Commerzbank was only able to identify the connection between Stratus Turkey and Iran because the transaction was flagged for money laundering and it then launched an investigation. Absent that flag, nobody would have known to look into the companies. In addition, the Court has precluded the defendant from arguing that the banks “could easily identify the affiliation between” the front companies and Iran. *See* Dkt. XX.

The Government regrets its error and is working to confirm that there is nothing else related to the Commerzbank investigation that has any bearing in this case, and that there have been no other omissions from the materials produced to the defense.

However, the Government does not believe that the proposed curative instruction is necessary. In our conversations with the defense, the defense explained that it sought the instruction because the jury would not understand why they are seeing GX 411 for the first time at the end of the trial. But, if it is admitted, the Government expects that GX 411 will be admitted as part of the evidence on the payments in this case, which is its logical place.¹ As stated above, the Government is also willing to enter a stipulation that OFAC did not take action regarding the disclosure, pending OFAC’s confirmation of this point. The Government believes this will

¹ If the defendant determines that he does not want to admit GX 411, the Government has agreed not to offer it in light of the late disclosure.

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 4

sufficiently cure any potential prejudice the defendant could have suffered through the Government's late disclosure of GX 411.

Respectfully submitted,

GEOFFREY S. BERMAN

United States Attorney

By: /s/
Jane Kim / Michael Krouse / Stephanie Lake
Assistant United States Attorneys
Garrett Lynch
Special Assistant United States Attorney
(212) 637-2038 / 2279 / 1066

cc: Defense Counsel (by ECF)

EXHIBIT 13

From: [Crowley, Shawn \(USANYS\)](#)
To: [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Kim, Jane \(USANYS\) 4](#); [Garrett Lynch](#)
Cc: [Bove, Emil \(USANYS\)](#)
Subject: 2020.03.08 Letter to Nathan re GX 411 sgc.docx
Date: Sunday, March 08, 2020 6:54:19 PM
Attachments: [2020.03.08 Letter to Nathan re GX 411 sgc.docx](#)



U.S. Department of Justice

United States Attorney
Southern District of New York

The Silvio J. Mollo Building
One Saint Andrew's Plaza
New York, New York 10007

March 8, 2020

FILED BY ECF

The Honorable Alison J. Nathan
United States District Judge
Southern District of New York
United States Courthouse
40 Foley Square, Courtroom 1306
New York, New York 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, 18 Cr. 224 (AJN)

Dear Judge Nathan:

The Government respectfully submits this letter in response to the defendant's letter (Dkt. XX), and the Court's orders sent earlier today. The Government concedes that it erroneously failed to timely disclose the document at issue, and apologizes to the Court and counsel for its error. As a result, the Government will not seek to offer the document in evidence and, to the extent the defense intends to offer it, will stipulate to its admission and to relevant facts relating to OFAC's handling of the letter.

I. Disclosure of Government Exhibit 411

Government Exhibit 411 was first produced to the Manhattan DA's Office on [XX] in the course of a separate investigation of a particular bank ("Bank-1"). SAUSA Lynch emailed This Office received Government Exhibit 411 to AUSAs Kim, Krouse, and Lake from the Manhattan DA's Office on January 10, 2020, in the context of a discussion about one of the payments relevant to this case. The prosecution team wrongly assumed that Government Exhibit 411 had been produced to the defense, and failed to verify whether it had been. This was a mistake. The Government does not dispute that the document should have been disclosed along with its Rule 16 productions.

This weekend, AUSA Lake came upon GX 411 in Outlook while organizing emails related to this case and others. At the time, AUSA Lake concluded that the Government may wish to offer GX 411 in its case in chief, consulted the other members of the prosecution team, marked GX 411 as an exhibit, and emailed it to defense counsel.¹

¹ Based on arguments the defense had made on Friday during Robert Peri's cross-examination, GX 411 appeared useful to the Government's case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri wither "Citigroup . . . conduct[ed] any research regarding the Iranian

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 2

Government Exhibit 411 is a voluntary disclosure that Bank-1 made to OFAC after clearing a payment from an entity affiliated with PDVSA in Venezuela to Stratus International Contracting (the “Payment”), which was one of the entities the defendant used to receive payments on behalf of IIHC. In the voluntary disclosure, dated June 16, 2011, Bank-1 processed. The disclosure goes on to note that, after the Payment was alerted, Bank-1 investigated Stratus and learned that “Stratus was founded in 1978 in Tehran, Iran; Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings; Stratus is presently working on a 7000 Apartment Unit ‘New Ojeda’ Housing Development Project in Venezuela.”

It further reported that, on May 12, 2011, Bank-1 received a response to its inquiry to the remitter bank, stating, in sum and substance, that Stratus’s address is in Turkey, it is registered in Turkey, it does construction in, among other places, Venezuela, and the payment was for the “construction of a 7000 apartment unit project” in Venezuela.

Bank-1 concluded that “Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, [Bank-1] believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company. We have added Stratus into our sanctions filter to monitor any future payments.”

GX 2032 and 2034 show that Bank-1 sent a series of questions to the remitter bank on April 27, 2011 related to the Payment. Those questions were ultimately forwarded to the defendant. The defendant responded with misleading information, including by failing to answer one of the questions posed about the identity of the beneficial owners and Citizenship of the owners of Stratus International Contracting.

II. The Defendant’s *Brady* Claim

Based on conversations the Government has had with defense counsel this weekend, the Government now understands how GX 411 could advance the defendant’s claim that any decision by OFAC not to take enforcement action following this disclosure is probative of the risk of harm from OFAC enforcement that banks face when they process transactions in violation of the sanctions laws. The Government is currently seeking to confirm whether OFAC took any action based on Bank-1’s disclosure, and is willing to enter to stipulate that OFAC did not take action against Bank-1, the Stratus entities, or the defendant.

The Government regrets its error and is working to confirm that there is nothing else related to the Bank-1 investigation that has any bearing in this case, and that there have been no other

International Housing Company when it was reviewing” one of the transactions in the case. (Trial Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do – it researched a flagged transaction, and then added the concerning party to its sanctions filter.

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 3

omissions from the materials produced to the defense, both at the U.S. Attorney's Office and DANY. And, in light of our late disclosure of GX 411, we will not seek to offer it at trial. To the extent the defense wishes to offer GX 411 in its case, the Government has no objection and will stipulate to its admissibility. As a result, the defendant is not prejudiced by the late disclosure, and in light of the fact that they have not begun to present evidence, no curative instruction is necessary.

Respectfully submitted,

GEOFFREY S. BERMAN

United States Attorney

By: /s/
Jane Kim / Michael Krouse / Stephanie Lake
Assistant United States Attorneys
Garrett Lynch
Special Assistant United States Attorney
(212) 637-2038 / 2279 / 1066

cc: Defense Counsel (by ECF)

EXHIBIT 14

From: [Crowley, Shawn \(USANY\)](#)
To: [Lake, Stephanie \(USANY\)](#)
Cc: [Bove, Emil \(USANY\)](#)
Subject: 2020.03.08 Letter to Nathan re GX 411 sgc2.docx
Date: Sunday, March 08, 2020 7:01:07 PM
Attachments: [2020.03.08 Letter to Nathan re GX 411 sgc2.docx](#)

A few typos



U.S. Department of Justice

*United States Attorney
Southern District of New York*

*The Silvio J. Mollo Building
One Saint Andrew's Plaza
New York, New York 10007*

March 8, 2020

FILED BY ECF

The Honorable Alison J. Nathan
United States District Judge
Southern District of New York
United States Courthouse
40 Foley Square, Courtroom 1306
New York, New York 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, 18 Cr. 224 (AJN)

Dear Judge Nathan:

The Government respectfully submits this letter in response to the defendant's letter (Dkt. XX), and the Court's orders ~~sent earlier today~~from today. The Government concedes that it erroneously failed to timely disclose the document at issue, and apologizes to the Court and counsel for its error. As a result, the Government will not seek to offer the document in evidence and, to the extent the defense intends to offer it, will stipulate to its admission and to relevant facts relating to OFAC's handling of the letter.

I. Disclosure of Government Exhibit 411

Government Exhibit 411 was first produced to the Manhattan DA's Office on [XX] in the course of a separate investigation of a particular bank ("Bank-1"). SAUSA Lynch emailed Government Exhibit 411 to AUSAs Kim, Krouse, and Lake on January 10, 2020, in the context of a discussion about one of the payments relevant to this case. -The prosecution team wrongly assumed that Government Exhibit 411 had been produced to the defense, and failed to verify whether it had been. This was a mistake. The Government does not dispute that the document should have been disclosed along with its Rule 16 productions.

This weekend, AUSA Lake came upon GX 411 in Outlook while organizing emails related to this case and others. At the time, AUSA Lake concluded that the Government may wish to offer GX 411 in its case in chief, consulted the other members of the prosecution team, marked GX 411 as an exhibit, and emailed it to defense counsel.¹

¹ Based on arguments the defense had made on Friday during Robert Peri's cross-examination, GX 411 appeared useful to the Government's case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri wither "Citigroup . . . conduct[ed] any research regarding the Iranian International Housing Company when it was reviewing" one of the transactions in the case. (Trial

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 2

Government Exhibit 411 is a voluntary disclosure that Bank-1 made to OFAC after clearing a payment from an entity affiliated with PDVSA in Venezuela to Stratus International Contracting (the “Payment”), which was one of the entities the defendant used to receive payments on behalf of IIHC. In the voluntary disclosure, dated June 16, 2011, Bank-1 ~~processed~~ noted. ~~The disclosure goes on to note~~ that, after the Payment was ~~alerted~~ processed, Bank-1 investigated Stratus and learned that “Stratus was founded in 1978 in Tehran, Iran; Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings; Stratus is presently working on a 7000 Apartment Unit ‘New Ojeda’ Housing Development Project in Venezuela.”

It further reported that, on May 12, 2011, Bank-1 received a response to its inquiry to the remitter bank, stating, in sum and substance, that Stratus’s address is in Turkey, it is registered in Turkey, it does construction in, among other places, Venezuela, and the payment was for the “construction of a 7000 apartment unit project” in Venezuela.

Bank-1 concluded that “Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, [Bank-1] believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company. We have added Stratus into our sanctions filter to monitor any future payments.”

GX 2032 and 2034, which have been admitted in evidence, show that Bank-1 sent a series of questions to the remitter bank on April 27, 2011 related to the Payment. Those questions were ultimately forwarded to the defendant. The defendant responded with misleading information, including by failing to answer one of the questions posed about the identity of the beneficial owners and Citizenship of the owners of Stratus International Contracting.

II. The Defendant’s *Brady* Claim

Based on conversations the Government ~~has~~ had with defense counsel this weekend, the Government now understands how GX 411 could advance the defendant’s claim that any decision by OFAC not to take enforcement action following this disclosure is probative of the risk of harm from OFAC enforcement that banks face when they process transactions in violation of the sanctions laws. ~~The Government is currently seeking to confirm whether OFAC took any action based on Bank-1’s disclosure, and is willing to enter to~~ stipulate that OFAC did not take action against Bank-1, the Stratus entities, or the defendant.

The Government regrets its error and is working to confirm that there is nothing else related to the Bank-1 investigation that has any bearing in this case, and that there have been no other omissions from the materials produced to the defense, both at the U.S. Attorney’s Office and

Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do – it researched a flagged transaction, and then added the concerning party to its sanctions filter.

The Honorable Alison J. Nathan, U.S.D.J.

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Page 3

DANY. ~~And, in~~In light of our late disclosure of GX 411, we will not seek to offer it at trial. To the extent the defense wishes to offer GX 411 in its case, the Government has no objection and will stipulate to its admissibility. As a result, the defendant is not prejudiced by the late disclosure, and in light of the fact that they have not begun to present evidence, no curative instruction is necessary.

Respectfully submitted,

GEOFFREY S. BERMAN

United States Attorney

By: /s/
Jane Kim / Michael Krouse / Stephanie Lake
Assistant United States Attorneys
Garrett Lynch
Special Assistant United States Attorney
(212) 637-2038 / 2279 / 1066

cc: Defense Counsel (by ECF)

EXHIBIT 15



U.S. Department of Justice

*United States Attorney
Southern District of New York*

*The Silvio J. Mollo Building
One Saint Andrew's Plaza
New York, New York 10007*

March 8, 2020

FILED BY ECF

The Honorable Alison J. Nathan
United States District Judge
Southern District of New York
United States Courthouse
40 Foley Square, Courtroom 1306
New York, New York 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, 18 Cr. 224 (AJN)

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I. History Disclosure of Government Exhibit 411

~~This Office received~~ Government Exhibit 411 ~~from~~ was first produced to the Manhattan DA's Office on [XX] in the course of a separate investigation of a particular bank ("Bank-1"). SAUSA Lynch emailed Government Exhibit 411 to AUSAs Kim, Krouse, and Lake on January 10, 2020, in the context of a discussion about one of the payments relevant to this case. The prosecution team wrongly assumed that Government Exhibit 411 had been produced to the defense, and failed to verify whether it had been. This was a mistake. The Government does not dispute that the document should have been disclosed along with its Rule 16 productions.

This weekend, AUSA Lake came upon GX 411 in Outlook while organizing emails related to this case and others. At the time, AUSA Lake concluded that the Government may wish to offer GX 411 in its case in chief, consulted the other members of the prosecution team, marked GX 411 as an exhibit, and emailed it to defense counsel.¹

¹ Based on arguments the defense had made on Friday during Robert Peri's cross-examination, GX 411 appeared useful to the Government's case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri wither "Citigroup . . . conduct[ed] any research regarding the Iranian

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The Honorable Alison J. Nathan, U.S.D.J.
 March 8, 2020
 Page 2

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It further reported that, on May 12, 2011, ~~CommerzbankBank-1~~ received a response to its inquiry to the remitter bank, stating, in sum and substance, that Stratus's address is in Turkey, it is registered in Turkey, it does construction in, among other places, Venezuela, and the payment was for the "construction of a 7000 apartment unit project" in Venezuela.

~~CommerzbankBank-1~~ concluded that "Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, [~~CommerzbankBank-1~~] believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company. We have added Stratus into our sanctions filter to monitor any future payments."

~~The Government viewed GX 411 as helpful to its case at trial, but unnecessary in light of GX 2032 and 2034. Those exhibits, which have been admitted in evidence, show that CommerzbankBank-1 sent a series of questions to the remitter bank on April 27, 2011 related to the Payment. Those questions were ultimately forwarded to the defendant. The defendant responded with misleading information, including by failing to answer one of the questions posed about the identity of the beneficial owners and Citizenship of the owners of Stratus International Contracting.~~

~~Based on the availability of other, overlapping evidence, the Government did not extract GX 411 from its email and mark it as an exhibit. The members of the team from this Office wrongly assumed that the document had been part of the Commerzbank subpoena return and therefore had been produced to the defense in discovery in 2018. We erred in failing to confirm with the DA's office the source of the document, and in failing to confirm that it was in fact part of the Commerzbank discovery that had previously been produced. We now understand that GX 411 was obtained through an unrelated DANY investigation into Commerzbank and therefore had not previously been produced in discovery. There was no affirmative decision made not to produce~~

International Housing Company when it was reviewing" one of the transactions in the case. (Trial Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do – it researched a flagged transaction, and then added the concerning party to its sanctions filter.

The Honorable Alison J. Nathan, U.S.D.J.
 March 8, 2020
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~~GX 411 to the defense. Had we realized it was not part of an earlier discovery production, we would have provided it immediately upon receiving it.~~

~~This weekend, one of the members of the prosecution team came upon GX 411 in Outlook while organizing emails related to this case and others. Based on arguments the defense had made on Friday during Robert Peri's cross examination, GX 411 now appeared useful to the Government's case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri whether "Citigroup . . . conduct[ed] any research regarding the Iranian International Housing Company when it was reviewing" one of the transactions in the case. (Trial Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do—it researched a flagged transaction, and then added the concerning party to its sanctions filter.~~

~~At that time, the Government realized that GX 411 had not in fact been part of the Commerzbank discovery. All members of the team agreed that the document should be produced to the defense. No member of the Government team anticipated that the defense would view GX 411 as helpful to the defense case.~~

~~H. The Defendant's *Brady* Claim~~

~~The defendant has stated that GX 411 is exculpatory evidence for three reasons. First, "because Stratus Turkey's affiliation with Stratus Iran was not material either to OFAC or the intermediary banks," second, because "the intermediary banks conducted independent investigation and could easily identify the affiliation between Stratus Turkey and Stratus Iran" and, third "neither the intermediary bank nor OFAC deemed the disparities in information about the two Stratus International Contractings working on the Ojeda project as important enough to stop U.S. dollar payments to Stratus International Contracting J.S."~~

~~II. The Government now understands~~The Defendant's *Brady* Claim

~~Based on conversations the Government had with defense counsel this weekend, the Government now understands how GX 411 could advance the defendant's claim that any decision by OFAC not to take enforcement action following this disclosure is probative of the risk of harm from OFAC enforcement that banks face when ~~the~~they process ~~sanctions violative~~ transactions. However, as the defense has identified, this is a point the defendant already elicited from Ted Kim's. Kim testified that, to his knowledge, OFAC did not investigate this case, in violation of the sanctions laws. The Government is currently seeking to confirm whether OFAC took any action based on ~~the Commerzbank Bank-1's~~ disclosure, and is willing to ~~enter into a stipulation~~stipulate that ~~it~~OFAC did not ~~if and when it gets confirmation from OFAC~~take action against Bank-1, the Stratus entities, or the defendant.~~

~~However, the Government does not agree that GX 411 is helpful to the defense for the other reasons proffered. First, GX 411 shows that Stratus Turkey's affiliation with Stratus Iran was material to Commerzbank, as Commerzbank added Stratus International Contracting to its sanctions filter following its review of this transaction.~~

The Honorable Alison J. Nathan, U.S.D.J.
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Second, Commerzbank was only able to identify the connection between Stratus Turkey and Iran because the transaction was flagged for money laundering and it then launched an investigation. Absent that flag, nobody would have known to look into the companies. In addition, the Court has precluded the defendant from arguing that the banks “could easily identify the affiliation between” the front companies and Iran. See Dkt. **XX**.

The Government regrets its error and is working to confirm that there is nothing else related to the CommerzbankBank-1 investigation that has any bearing in this case, and that there have been no other omissions from the materials produced to the defense-, both at the U.S. Attorney's Office and DANY. In light of our late disclosure of GX 411, we will not seek to offer it at trial. To the extent the defense wishes to offer GX 411 in its case, the Government has no objection and will stipulate to its admissibility. As a result, the defendant is not prejudiced by the late disclosure, and in light of the fact that they have not begun to present evidence, no curative instruction is necessary.

However, the Government does not believe that the proposed curative instruction is necessary. In our conversations with the defense, the defense explained that it sought the instruction because the jury would not understand why they are seeing GX 411 for the first time at the end of the trial. But, if it is admitted, the Government expects that GX 411 will be admitted as part of the evidence on the payments in this case, which is its logical place.² As stated above, the Government is also willing to enter a stipulation that OFAC did not take action regarding the disclosure, pending OFAC's confirmation of this point. The Government believes this will sufficiently cure any potential prejudice the defendant could have suffered through the Government's late disclosure of GX 411.

Respectfully submitted,

GEOFFREY S. BERMAN
United States Attorney

By: /s/
Jane Kim / Michael Krouse / Stephanie Lake
Assistant United States Attorneys
Garrett Lynch
Special Assistant United States Attorney
(212) 637-2038 / 2279 / 1066

cc: Defense Counsel (by ECF)

² If the defendant determines that he does not want to admit GX 411, the Government has agreed not to offer it in light of the late disclosure.

EXHIBIT 16

From: [Crowley, Shawn \(USANYS\)](#)
To: [Lake, Stephanie \(USANYS\)](#); [Bove, Emil \(USANYS\)](#)
Cc: [Krouse, Michael \(USANYS\)](#); [Kim, Jane \(USANYS\) 4](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: RE: GX 411 response
Date: Sunday, March 08, 2020 7:08:19 PM

Sorry, can you guys swing by my office once you've filed this letter? Thank you!

From: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Sent: Sunday, March 08, 2020 6:25 PM
To: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4
<JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: GX 411 response

I'm sorry – this is not very good. I'm not a fast writer, but didn't want to spend time revising and then have no time for your review.

Stephanie Lake
Assistant United States Attorney
Southern District of New York
One Saint Andrew's Plaza
New York, NY 10007
Tel: (212) 637-1066

EXHIBIT 17

From: [Bove, Emil \(USANYS\)](#)
To: [Kim, Jane \(USANYS\) 4](#); [Crowley, Shawn \(USANYS\)](#); [Lake, Stephanie \(USANYS\)](#)
Cc: [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: RE: GX 411 response
Date: Sunday, March 08, 2020 7:43:13 PM

Great, thank you.

From: Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>
Sent: Sunday, March 8, 2020 7:43 PM
To: Bove, Emil (USANYS) <EBove@usa.doj.gov>; Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: GX 411 response

I emailed them. I can call them now.

From: Bove, Emil (USANYS) <EBove@usa.doj.gov>
Sent: Sunday, March 8, 2020 7:32 PM
To: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: GX 411 response

Really sorry to be annoying, but want to make sure we've put down a call and an email to OFAC on this issue – basically to the point in our letter about seeking to confirm their (non)response to the letter.

From: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Sent: Sunday, March 8, 2020 7:08 PM
To: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Bove, Emil (USANYS) <EBove@usa.doj.gov>
Cc: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
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Stephanie Lake
Assistant United States Attorney
Southern District of New York
One Saint Andrew's Plaza
New York, NY 10007
Tel: (212) 637-1066

EXHIBIT 18

From: [Bove, Emil \(USANYS\)](#)
To: [Berman, Geoffrey \(USANYS\)](#); [Strauss, Audrey \(USANYS\)](#); [Stewart, Craig \(USANYS\)](#); [Graff, Ilan \(USANYS\)](#); [Birger, Laura \(USANYS\)](#)
Cc: [Crowley, Shawn \(USANYS\)](#)
Subject: Sadr trial - disclosure issue
Date: Sunday, March 08, 2020 7:53:49 PM
Attachments: [Govt Letter.pdf](#)
[GX 411.pdf](#)
[Defense letter.pdf](#)

As discussed with Laura, we wanted to flag a disclosure issue that arose this weekend in the Sadr trial before Judge Nathan. This is the Iranian sanctions case where DANY is a part of the prosecution team.

The issue relates to a document that DANY obtained in a separate investigation in 2015. The document is attached as GX 411. In January 2020, our DANY SAUSA emailed the document to the rest of the team during a discussion about a summary chart. At that time, our folks assumed incorrectly, and did not verify, that the document had already been produced to the defense. Late Saturday afternoon, a member of the team came across the document again, and viewed it as inculpatory to such an extent that the team emailed it to defense marked as a government exhibit, GX 411. During subsequent communications last night and this morning, defense counsel explained how the document supports their defense.

This afternoon, the defense filed the attached letter with Judge Nathan seeking a jury instruction about the untimely disclosure. Our response, which Judge Nathan directed us to file by 7, is also attached. Although we opposed the requested instruction, we conceded error, agreed not to offer GX 411 (which we still think is, on balance, very helpful to our case), and offered related authenticity and factual stipulations to the extent the defense wants to use the letter. Tonight, our team is scouring the case file -- here and at DANY -- to verify that we are in compliance with our disclosure obligations. They are also preparing to answer detailed factual questions from Judge Nathan tomorrow morning about the situation, which we discussed during a team meeting after we filed the letter.

Sorry to be reporting this, especially on a Sunday night. We'll be in court with the team at the start of the day tomorrow, and will keep you updated. The team expects to rest tomorrow, and to do closings Tuesday or Wednesday depending on the length of the defense case and the scheduling of the charge conference.



U.S. Department of Justice

*United States Attorney
Southern District of New York*

*The Silvio J. Mollo Building
One Saint Andrew's Plaza
New York, New York 10007*

March 8, 2020

FILED BY ECF

The Honorable Alison J. Nathan
United States District Judge
Southern District of New York
United States Courthouse
40 Foley Square, Courtroom 1306
New York, New York 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, 18 Cr. 224 (AJN)

Dear Judge Nathan:

The Government respectfully submits this letter in response to the defendant's letter (Dkt. 274), and the Court's orders sent earlier today. The Government concedes that it erroneously failed to timely disclose the document at issue, and apologizes to the Court and counsel for its error. As a result, the Government will not seek to offer the document in evidence and, to the extent the defense intends to offer it, will stipulate to its admission and to relevant facts relating to OFAC's handling of the letter.

I. Disclosure of Government Exhibit 411

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¹ Based on arguments the defense had made on Friday during Robert Peri's cross-examination, GX 411 appeared useful to the Government's case, in addition to GX 2032 and 2034. For example, defense counsel asked Peri wither "Citigroup . . . conduct[ed] any research regarding the Iranian International Housing Company when it was reviewing" one of the transactions in the case. (Trial

The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 2

Government realized that GX 411 was not part of Bank-1's subpoena production, which had been provided to the defense in discovery.

Government Exhibit 411 is a voluntary disclosure that Bank-1 made to OFAC after clearing a payment from an entity affiliated with PDVSA in Venezuela to Stratus International Contracting (the "Payment"), which was one of the entities the defendant used to receive payments on behalf of IIHC. In the voluntary disclosure, dated June 16, 2011, Bank-1 noted that it had processed the Payment on April 4, 2011, but flagged it for potential money laundering after the fact, on April 20, 2011. The disclosure goes on to note that, after the Payment was alerted, Bank-1 investigated Stratus and learned that "Stratus was founded in 1978 in Tehran, Iran; Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings; Stratus is presently working on a 7000 Apartment Unit 'New Ojeda' Housing Development Project in Venezuela."

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Tr. at 931.) GX 411 presented an example of a bank doing precisely what defense counsel had accused Citigroup of failing to do – it researched a flagged transaction, and then added the concerning party to its sanctions filter.



NEW YORK BRANCH

Department of the Treasury
Office of Foreign Assets Control
1500 Pennsylvania Avenue NW
Washington DC 20220

Vinay Jepsal
2 World Financial Center, New York, NY 10281-1050
Telephone (212) 266-7200
Fax (212) 266-7235
vinay.jepsal@commerzbank.com

June 16, 2011

Re: Information Sharing – Stratus International Contracting Company

Dear Sir/Madam:

Commerzbank AG, New York Branch (CBNY) would like to share the following information with OFAC. On April 20, 2011 CBNY's AML transaction monitoring system generated an alert, which involved a transaction for USD 29,442,967.57 value April 4, 2011.

The transaction was originated by Banco Del Tesoro, CA Banco Universal Caracas for its client BT / Fideicomiso / Fondo Chino Venezolano in Caracas, Venezuela. The beneficiary of the payment was Stratus International Contracting Company ("Stratus"), a client of HypoSwiss Privatbank AG, Zurich.

As per standard procedure, CBNY initiated a request for information to the remitting bank Banco Del Tesoro, CA Banco Universal Caracas, Venezuela to obtain details on both entities and their relationship. In the interim, CBNY conducted further due diligence and noted the following regarding Stratus from its website:

- Stratus was founded in 1978 in Tehran, Iran
- Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings.
- Stratus is presently working on a 7000 Apartment Unit "New Ojeda" Housing Development Project in Venezuela

On May 12, 2011, CBNY received a response from the bank in Caracas indicating the following:

- Stratus's physical address is Gardenya Plaza 5, K:3 D:3 (Floor 3, Suite3) 34758 Atasehir, Istanbul, Turkey
- Stratus is registered in Istanbul, Turkey (copy of the registration attached)
- Stratus provides construction services in Turkey, Dubai and Venezuela
- The purpose of the payment is for the construction of a 7000 apartment unit project "Proyecto Urbanismo Nueva Ciudad Fabricio Ojeda, in Ciudad Ojeda, Estado Zulia, Venezuela (same address as listed on Stratus' website)

Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, CBNY believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company.

Chairman of the Supervisory Board: Klaus-Peter Müller
Board of Managing Directors: Martin Blessing (Chairman),
Frank Annuscheit, Markus Beumer, Achim Kassow, Jochen Klösges,
Michael Reuther, Stefan Schmittmann, Ulrich Sieber, Eric Strutz, Martin Zielke

Commerzbank Aktiengesellschaft, Frankfurt am Main
Registered Office: Frankfurt am Main Reg.No. 32000
VAT No. DE 114 103 514



NEW YORK BRANCH

Re: Information Sharing – Stratus International Contracting Company– Page 2

We have added Stratus into our sanctions filter to monitor any future payments. Please note that apart from this transaction, there have not been any other payments involving Stratus processed by CBNY to date.

The purpose of this letter is to report the good faith efforts of Commerzbank AG, New York Branch in complying with applicable OFAC requirements and voluntarily informing OFAC of any information received during its investigation into possible sanctions-related entities.

Should you have any further questions concerning this matter, please do not hesitate to contact the signatories below.

Respectfully,

Commerzbank AG
New York Branch

A handwritten signature in dark ink, appearing to read "Deepa Keswani".

Deepa Keswani
Head of AML/Anti-Fraud/Sanctions Compliance

A handwritten signature in dark ink, appearing to read "Vinay Jepal".

Vinay Jepal
Sanctions Compliance Officer

Encls.

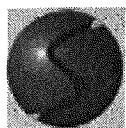
stratus intl payment

:LT Address	:COBAUS3XA
:transaction type	:202 COVER bank tfr favour 3rd bank
:input from	:COBADEFF
	COMMERZBANK AG FRANKFURT
	HEAD OFFICE
	32-36 NEUE MAINZERSTRASSE
	60261 FRANKFURT GERMANY
:Validation Flag	:COV}

{4: Text block:

:20 /transaction reference number	:FAAS109400150500
:21 /related reference	:FAAS109400150500
:32A/value date	:040411 USD 29,442,967.57
:52A/ordering institution - BIC	:COBADEFF
	COMMERZBANK AG
	FRANKFURT AM MAIN
:57A/account with inst - BIC	:CHASUS33
	JPMORGAN CHASE BANK, N.A.
	NEW YORK,NY
:58A/beneficiary inst - BIC	:SHHBCHZZ
	HYPOSWISS PRIVATBANK AG, ZURICH
	ZURICH
:50K/ordering customer	:/400887746602USD
	BT/ FIDEICOMISO / FONDO CHINO
	VENEZOLANO. AV GUICAIPURO. URB EL
	ROSAL. TORRE BANCO DEL TESORO.
	CARACAS - VENEZUELA.
:52A/ordering institution - BIC	:BDTEVECA
	BANCO DEL TESORO, C.A. BANCO
	UNIVERSAL
	CARACAS
:59 /beneficiary customer	:/CH7708530519663100203
	STRATUS INTERNATIONAL CONTRACTING
	J.S.
:70 /details of payment	:REF: DESEMBOLSO NRO. 386 FONDO
	CHINO VENEZOLANO. CODIGO NRO.
	00579.
:33B/amount	:USD 29,442,967.57}

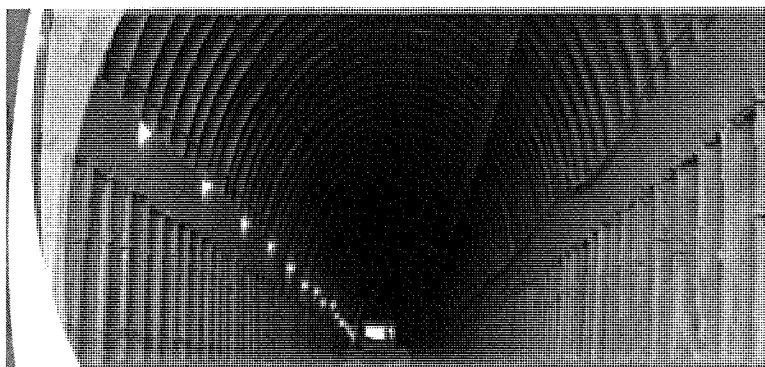
Entry : /SWIFT/ Date:110404 Time:02:44:17
Info:1111/001781



Stratus International
Contracting Company

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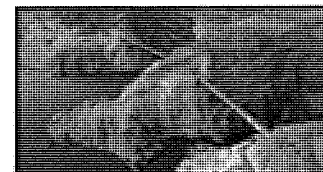
- STRATUS is an Engineering, Construction, Management and Contracting Company by specializing in the field of Building Construction, Road Works and Water Works.

STRATUS is Graded in three major categories: [Read more...](#)

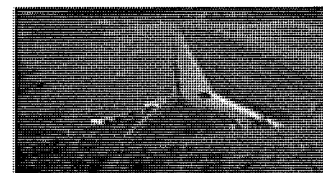
- STRATUS has succeeded to receive ISO 9001-2000 certificate for Quality Management System from MIC registered under UKAS, United Kingdom from 2004 which upgraded recently to ISO 9001-2008 in 2010 and intending to extend it by OHSAS 18001:2007. [Read more...](#)

- Our memberships:
 - Federation of Contractors of Islamic Countries (F.C.I.C.)
 - Pakistan Engineering Council
 - International Chamber of Commerce (I.C.C.)
 - Iran – UK Chamber of Commerce
 - Iran – Canada Chamber of Commerce [Read more...](#)

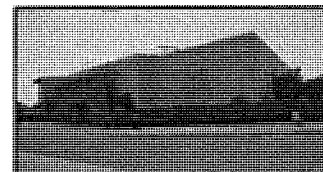
Road & Railway

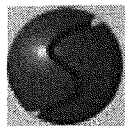


Dam



Building





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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of RIs 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received "**Exemplary Exporters**" of the year 1999 from his excellency Mr. president.



Contact Us

STRATUS International Contracting Co.

Address: **No.35, Golestan St., Iran Zamin Ave., Shahrake Ghods, Tehran, Iran.**

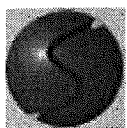
Postal Code: **1465865187**

Tell: **(98) 21 8837 3100-6**

Fax: **(98) 21 8808 2882**

E-mail: **stratus@stratusgc.com**

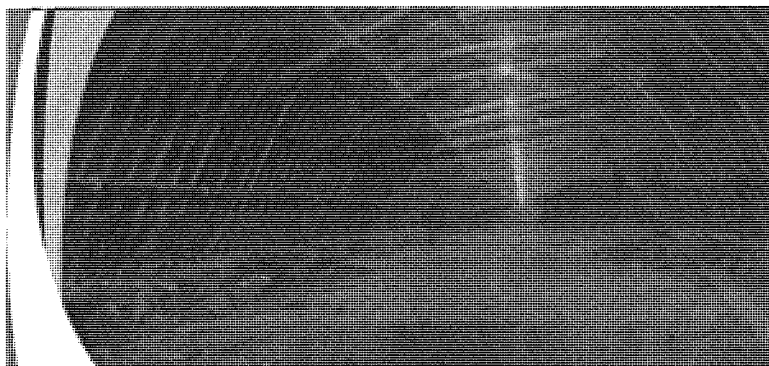
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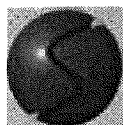
Branch Offices

Middle East
Iran
Iraq

CIS
Kazakhstan

South America
Venezuela

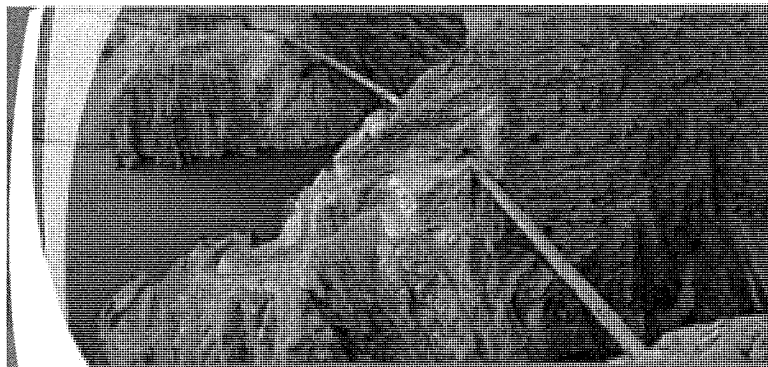
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Stratus International
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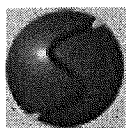
STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of RIs 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



Sister Companies List

-  1. Samaneh Stratus (INVESTMENT CO.)
-  2. Iran Construction Investment Co.
-  3. Eghtesad - Novin Bank
4. Pishgaman Bazar Novin (BROKERAGE CO.)
-  5. Novin Insurance Co.
-  6. Pars Shahr Co.
-  7. Global Petro Tech CO.
-  8. Keyhan Tabadol Co.
-  9. Pars Hanza Aluminium CO.
-  10. Azarbaijan Industry Development Co.
11. Eghtesad Novin Investment CO.
-  12. Samaneh Gostar Novin

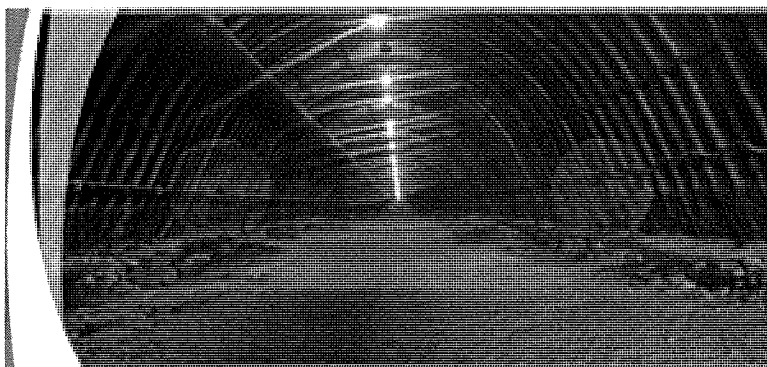
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Stratus International
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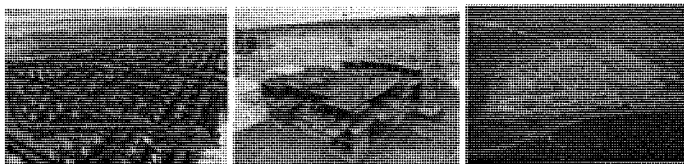
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7000 Units 'New Ojeda' Housing Development Project

Main Technical Features	Site Gross Area : 318 Hec. Concrete works : 520,000 m ³ Net Construction Area : 850.000 m ² Water & Sewage network : 150 Km Electrical network : 200 Km Communication network : 220 Km Gas network : 30 Km
Location	Ciudad Ojeda, Zulia State, Venezuela
Employer	Ducolsa 'Urban Development S.A'
Contract Duration	48 Months
Date of Award	September 2009
Status	[Under Construction]



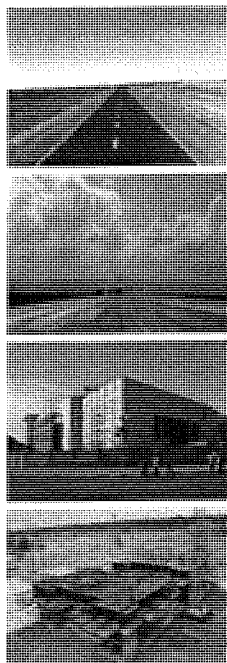
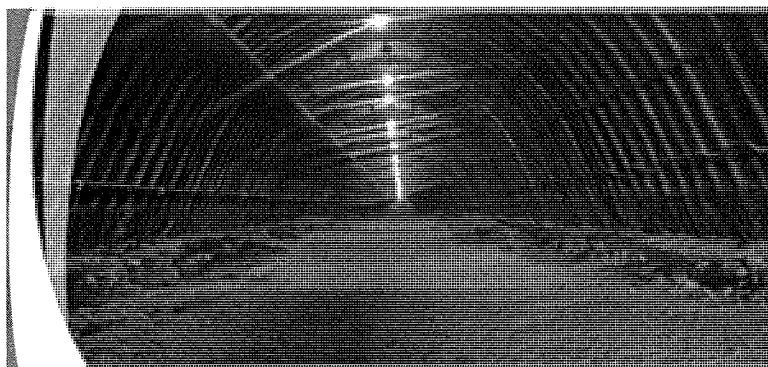
[\[Back to list\]](#)



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Dalbandin – Nokkundi Highway - Section III-B

[Details >>](#)

Socotra Airport

[Details >>](#)

Design & Construction of Parliament Building & Commercial Center in Djibouti City

[Details >>](#)

7000 Units "New Ojeda" Housing Development Project

[Details >>](#)

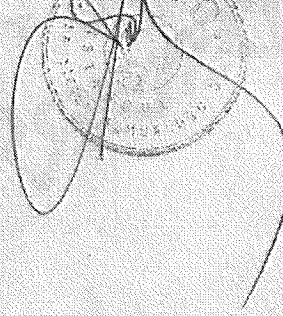
T.C.
İSTANBUL
Ticaret Sicil Memurluğu

(KADIKÖY)
370857 - 2010

SİCİL TASDİKNAME Sİ

Ticaret Ünvanı	STRATUS INTERNATIONAL CONTRACTING İNŞAAT VE TAAHHÜT ANONİM ŞİRKETİ
Sicil No.	751671
Tescil Tarihi	22 / 10 / 2010
İşletme Merkezinin Adresi (Şubenin tescilinde şubenin Adresi ile beraber,merkezin adresi de yazılır.)	GARDENYA PLAZA 5 K.3 D.3 ATAŞEHİR
İşletmenin uğraştığı işler	Ana sözleşmesinde yazılı olan işler
İşletme sahibinin hüviyeti (Hükmi şahıslarda, hükmi şahsın mahiyeti)	Anonim
İşletme temsilcileri	38824643592 TC.No.lu CELAL TATLICIBAŞI
Tasdiknamenin düzenlenme Tarih ve Sayısı	22 EKİM 2010 - 39185

RECAİ SÖKMEN
İSTANBUL TİCARET SİCİLİ
MEMURU YARDIMCISI



The Honorable Alison J. Nathan, U.S.D.J.

March 8, 2020

Page 3

The Government regrets its error and is working to confirm that there is nothing else related to the Bank-1 investigation that has any bearing in this case, and that there have been no other omissions from the materials produced to the defense, both at the U.S. Attorney's Office and DANY. And, in light of our late disclosure of GX 411, we will not seek to offer it at trial. To the extent the defense wishes to offer GX 411 in its case, the Government has no objection and will stipulate to its admissibility. As a result, the defendant is not prejudiced by the late disclosure, and in light of the fact that they have not begun to present evidence, no curative instruction relating to the timing of the Government's disclosure is necessary.

Respectfully submitted,

GEOFFREY S. BERMAN
United States Attorney

By: _____
Jane Kim / Michael Krouse / Stephanie Lake
Assistant United States Attorneys
Garrett Lynch
Special Assistant United States Attorney
(212) 637-2038 / 2279 / 1066

cc: Defense Counsel (by ECF)

Brian M. Heberlig
202 429 8134
bheberlig@steptoe.com

Steptoe

1330 Connecticut Avenue, NW
Washington, DC 20036-1795
202 429 3000 main
www.steptoec.com

March 8, 2020

By ECF

The Honorable Alison J. Nathan
United States District Court
Southern District of New York
40 Foley Square, Room 2102
New York, NY 10007

Re: *United States v. Ali Sadr Hashemi Nejad*, Case No. 18-cr-224 (AJN)

Dear Judge Nathan:

On behalf of Defendant Ali Sadr Hashemi Nejad, we write to request a curative instruction. We have conferred with the government who stated that it opposes this request.

On Saturday afternoon around 4:00 p.m., the government produced GX 411 (attached as Exhibit A), which had not been previously disclosed to the defense. GX 411 reveals that in connection with the first U.S. dollar payment in this case, the intermediary bank wrote a letter to OFAC disclosing certain information about the transactions. Among other things, the intermediary bank disclosed to OFAC that Stratus Turkey (Stratus International Contracting J.S.) was affiliated with Stratus Iran (Stratus International Contracting Company) and implied that the two companies were either unitary or cooperating on the Ojeda project in Venezuela. The intermediary bank attached Stratus Iran's website describing its ongoing work on the Ojeda project. The intermediary bank concluded that this information was not subject to mandatory disclosure as indicated by its note that it was "voluntarily informing OFAC." The government has not produced any response from OFAC and to defense counsel's knowledge, no response exists. *Cf.* Tr. 580, Test. of Ted Kim (Mar. 5, 2020) (agreeing that to his knowledge, "this matter was never investigated by OFAC").

GX 411 is exculpatory evidence that:

- Stratus Turkey's affiliation with Stratus Iran was not material either to OFAC or the intermediary banks;
- intermediary banks conducted independent investigation and could easily identify the affiliation between Stratus Turkey and Stratus Iran or even (erroneously)

The Honorable Alison J. Nathan
March 8, 2020
Page 2

conclude that the two companies were a single entity that “may be an Iranian company”; and

- neither the intermediary bank nor OFAC deemed the disparities in information about the two Stratus International Contractings working on the Ojeda project as important enough to stop U.S. dollar payments to Stratus International Contracting J.S.

The government should have disclosed GX 411 under *Brady*, *Giglio*, and Rule 16.

In light of the government’s failure to disclose this evidence before trial,¹ the defense respectfully requests a curative instruction. Based on a similar mid-trial disclosure in *United States v. Slough*, Judge Lamberth issued the curative instruction attached as Exhibit B. The defense has pasted that instruction below, edited only to reflect the facts of this case:

Government Exhibit 411 is a June 2011 letter regarding an April 2011 transaction involving Stratus International Contracting Company. You saw that evidence this morning instead of earlier in trial because the government failed to turn it over before trial as required by law. The defendant learned of that evidence on Saturday afternoon when the government disclosed it.

Tr. 6, *United States v. Slough*, No. 08-cr-360-RCL (D.D.C. Aug. 5, 2014) (relevant text highlighted in Ex. B). The defense requests that this instruction be read to the jury on Monday after GX 411 is admitted. The government opposes this request but does not object to the defense admitting this document in its case if the government chooses not to offer it.

Respectfully submitted,

/s/ Brian M. Heberlig
Reid H. Weingarten
STEPTOE & JOHNSON LLP
1114 Avenue of the Americas
New York, NY 10036
Tel: (212) 506-3900
Fax: (212) 506-3950
rweingarten@steptoe.com

¹ The government represents that it learned of this evidence in mid-January 2020 and that it came from an unrelated DANY investigation. The government states that it believed this document was part of the Commerzbank subpoena return that was produced in discovery. It was not.



The Honorable Alison J. Nathan
March 8, 2020
Page 3

Brian M. Heberlig (*Pro Hac Vice*)
Bruce C. Bishop (*Pro Hac Vice*)
David M. Fragale
Nicholas P. Silverman (*Pro Hac Vice*)
STEPTOE & JOHNSON LLP
1330 Connecticut Avenue, N.W.
Washington, DC 20036
Tel: (202) 429-3000 Bishop
Fax: (202) 429-3902
bheberlig@steptoe.com

Counsel for Defendant Ali Sadr Hashemi Nejad

cc: Counsel of Record (via ECF)

EXHIBIT 19

From: [Bove, Emil \(USANYS\)](#)
To: [Birger, Laura \(USANYS\)](#)
Cc: [Crowley, Shawn \(USANYS\)](#)
Subject: Re: Sadr trial - disclosure issue
Date: Sunday, March 08, 2020 8:25:15 PM

Thank you. We'll definitely keep you updated.

On Mar 8, 2020, at 8:22 PM, Birger, Laura (USANYS) <LBirger@usa.doj.gov> wrote:

Thanks. I think the letter reads well (as does the email you sent below). Good luck tomorrow, and keep me posted.

Sent from my iPad

On Mar 8, 2020, at 7:53 PM, Bove, Emil (USANYS)
<EBove@usa.doj.gov> wrote:

As discussed with Laura, we wanted to flag a disclosure issue that arose this weekend in the Sadr trial before Judge Nathan. This is the Iranian sanctions case where DANY is a part of the prosecution team.

The issue relates to a document that DANY obtained in a separate investigation in 2015. The document is attached as GX 411. In January 2020, our DANY SAUSA emailed the document to the rest of the team during a discussion about a summary chart. At that time, our folks assumed incorrectly, and did not verify, that the document had already been produced to the defense. Late Saturday afternoon, a member of the team came across the document again, and viewed it as inculpatory to such an extent that the team emailed it to defense marked as a government exhibit, GX 411. During subsequent communications last night and this morning, defense counsel explained how the document supports their defense.

This afternoon, the defense filed the attached letter with Judge Nathan seeking a jury instruction about the untimely disclosure. Our response, which Judge Nathan directed us to file by 7, is also attached. Although we opposed the requested instruction, we conceded error, agreed not to offer GX 411 (which we still think is, on balance, very helpful to our case), and offered related authenticity and factual stipulations to the extent the defense wants to use the letter. Tonight, our team is scouring the case file -- here and at DANY -- to verify that we are in compliance with our disclosure obligations. They are also preparing to answer detailed factual questions from Judge Nathan tomorrow morning about the situation,

which we discussed during a team meeting after we filed the letter.

Sorry to be reporting this, especially on a Sunday night. We'll be in court with the team at the start of the day tomorrow, and will keep you updated. The team expects to rest tomorrow, and to do closings Tuesday or Wednesday depending on the length of the defense case and the scheduling of the charge conference.

<Govt Letter.pdf>

<GX 411.pdf>

<Defense letter.pdf>

EXHIBIT 20



Ilan >

Sun, Mar 8, 7:27 PM



That bad?

In that it's a quasi Brady violation before Judge Nathan, yes

What happened??

Oh I figured you'd heard since Laura spoke to Geoff and Audrey

You'll be getting an email from us soon

No. I've been sequestered with Rafa since V's away.

It's not REALLY Brady. But it's close enough that it should have been produced.

I missed a call from Laura

Yeah.

Basically just a big oversight



Message





Ilan >

Did it actually only come in in January 2020? Did the team ever flag it?

It came to DANY several years ago

Garrett sent it to us in January

I can easily see it being the kind of thing that gets lost in the shuffle

The team assumed it had been produced but did not check

Ugh. Another casualty of absorbing a DANY casa.

And then steph was going thru emails yesterday and found it

Case.

And was like this is actually good for us

Checked and discovered we hadn't produced

So produced yesterday and said we plan to offer

And stephoe freaked



Message



12:52

24-AJN Document 401-2 Filed 02/22/21

< Ilan >

Good for her. Are we sure there's nothing similar lurking?

Curse Stephanie and her diligence.

No, but the entire team is spending the rest of the night painstakingly scrubbing their tiles so they can be prepared to explain to AJN what they did

Including Garrett

Rough night.

We filed a letter, which Emil is going to send you all, that completely falls on the sword

It happens. And that seems like exactly the right approach.



Ilan >

It totally happens. It was an oversight. Steptoe was pretty measured in calling us out. And I think Nathan will be reasonable and see that this was not us trying to suppress Brady

(Especially given that we intended to offer it)

And still will?

It's unfortunate timing with Schulte. But why can you do.

Totally.

No we are agreeing in the letter not to offer but will stipulate to admissibility if they want to

And stipulate that OFAC received it and did not take any action



To mitigate any purported prejudice

Anyway. Now you're up to speed!

Mon, Mar 9, 9:48 AM

How did it go this am?



Message



1:07

24-AJN Document 401-2 Filed 02/22/21



Ilan >

Mon, Mar 8, 9:48 AM

How did it go this am?

That well?

Man

...

It's a long story. I'll tell you after the press conf

Upshot is there may be a mistrial but we are dealing w it

Wow. That's quite a remedy.

EXHIBIT 21

From: [Kim, Jane \(USANYS\) 4](#)
To: [Bove, Emil \(USANYS\)](#); [Crowley, Shawn \(USANYS\)](#)
Cc: [Lynch, Garrett](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: FW: Order in 18cr224
Date: Sunday, March 08, 2020 9:15:33 PM
Attachments: [18cr224 Order 3.08.20.pdf](#)

From: Nathan NYSD Chambers <NathanNYSDChambers@nysd.uscourts.gov>

Sent: Sunday, March 8, 2020 9:05 PM

To: Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <DFragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>

Subject: RE: Order in 18cr224

Counsel,

Attached please find another Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers

Sent: Sunday, March 8, 2020 5:01 PM

To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <DFragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>

Subject: RE: Order in 18cr224

Counsel,

Attached please find a third Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,
Alyssa O’Gallagher

Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers

Sent: Sunday, March 8, 2020 4:04 PM

To: 'Kim, Jane (USANYS) 4' <Jane.Kim@usdoj.gov>; 'Lake, Stephanie (USANYS)' <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; 'Fragale, David' <Dfragale@steptoe.com>; 'Levin, Michelle' <mlevin@steptoe.com>; 'Silverman, Nicholas' <nsilverman@steptoe.com>; 'Weingarten, Reid' <RWeingarten@steptoe.com>; 'Lynch, Garrett' <LynchG@dany.nyc.gov>; 'Lynch, Garrett (USANYS) [Contractor]' <Garrett.Lynch@usdoj.gov>; 'Heberlig, Brian' <BHeberlig@steptoe.com>; 'Krouse, Michael (USANYS)' <Michael.Krouse@usdoj.gov>

Subject: RE: Order in 18cr224

Counsel,

Attached please find another Order from Judge Nathan that will appear on the docket on Monday. Please confirm receipt.

Sincerely,
Alyssa O'Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers

Sent: Sunday, March 8, 2020 12:48 PM

To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <Dfragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>

Subject: RE: Order in 18cr224

Counsel,

Please confirm receipt of this Order.

Sincerely,
Alyssa O'Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers

Sent: Sunday, March 8, 2020 12:41 PM

To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <DFragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>

Subject: Order in 18cr224

Counsel,

Attached please find an Order from Judge Nathan that will appear on the docket on Monday.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

United States of America,

–v–

Ali Sadr Hashemi Nejad,

Defendants.

18-cr-224 (AJN)

ORDER

ALISON J. NATHAN, District Judge:

In the letter filed this evening by the Government, Dkt. No. 275, the Government states that “It was only in the context of this process that the Government realized that GX 411 was not part of Bank-1’s subpoena production, which had been provided to the defense in discovery.”

The Court requires further explanation. Specifically, it is unclear from this sentence if the Government realized GX 411 had not been previously disclosed before or after the Government turned it over to the defense yesterday. Nor does this sentence indicate if, upon learning of the late disclosure, the Government informed defense counsel or not. The Government shall explain precisely when and how it realized that the document had erroneously been withheld and when, if at all, upon learning of the failure to disclose this was communicated to the defense.

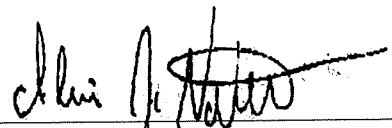
Furthermore, the previously filed letter does not offer an explanation for how it came to be that GX 411 was not (though should have been) provided to the defense as part of Bank-1’s subpoena production.

The Government is ordered to address these points by letter to be filed no later than 10 p.m. this evening. The defense may reply to the Government’s letters by 11 p.m.

SO ORDERED.

Dated: March 8, 2020
New York, New York

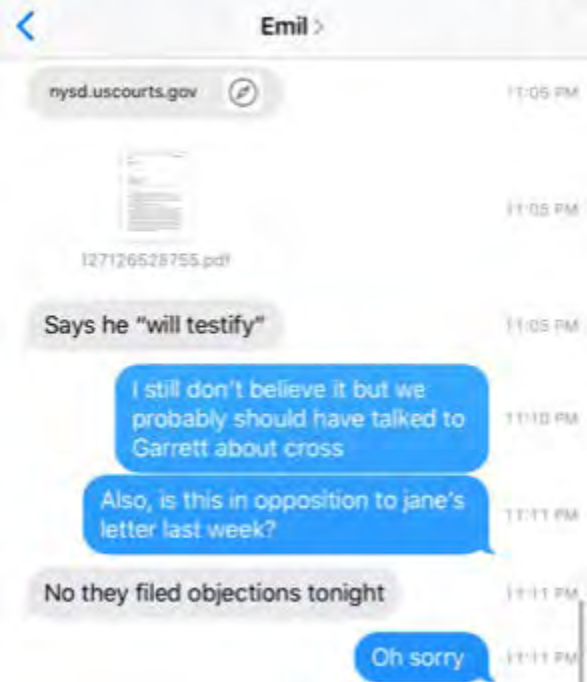
3/8/20



ALISON J. NATHAN
United States District Judge

EXHIBIT 22







Emil >



127126528759.pdf

11:13 PM

Oh man

11:13 PM

Is this what Jane sent before I
couldn't open it?

11:13 PM

Oops no ?

11:13 PM

Damn. I did not see this.

11:14 PM

Ugh

11:14 PM

"We now understand"

11:15 PM

Flat lie.

11:15 PM

Did you see their letter?

11:15 PM

They may ask for a mistrial or
adjournment

11:16 PM

(They didn't say this I'm just
guessing)

11:16 PM

Teeing up that there's a whole
commerzbank database and we
have no clue what's in it

11:17 PM



Message



< Email >

Little speechless here. Just have to weather it.

11:13 AM

Is it crazy to respond to that email and ask that they stay on the case file review? We said it once already. Maybe too much

11:13 AM

I probably wouldn't. We said it. I am afraid Jane is also going to drop and we just need manpower at this point

11:23 AM



Emil >

I'm going to respond to her

11:32 PM

I'm so mad

11:32 PM

It's horrible wtf is wrong with her

11:32 PM

I get she's stressed too but this stuff is trickling in and they aren't telling us

11:32 PM

As in telling us the whole story

11:33 PM

That is such a fucking bitchy email

11:33 PM

Yes I'm blacking our looking st it

11:34 PM

This is now the third time we've learned a material fact about how this was turned over from Nathan or the defense

11:35 PM

True story

11:37 PM

EXHIBIT 23

From: [Bove, Emil \(USANYS\)](#)
To: [Kim, Jane \(USANYS\) 4](#)
Cc: [Crowley, Shawn \(USANYS\)](#); [Lynch, Garrett](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: Re: Order in 18cr224
Date: Sunday, March 08, 2020 9:22:08 PM

Thanks guys. We're around to turn the draft.

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From: Nathan NYSD Chambers <NathanNYSDChambers@nysd.uscourts.gov>
Sent: Sunday, March 8, 2020 9:05 PM
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<18cr224 Order 3.08.20.pdf>

EXHIBIT 24

Company Name: US GOVT
User name: harry calventas
Structure name: Default
Position: 987298206-00001

Report Name: Call detail - wireless number detail

Date from: Feb-20 Date to: Mar-20

Call detail - local calls

Date	Time	In/Out number	Rate	Usage type	Account authorization code	Origination	Destination	International call type	Duration	Airtime charges	Long distance/Other charges	Total call detail
3/6/2020	8:45 AM	3479201412	Peak	M2MAllow		Brooklyn	NY Incoming	CL N/A	1	0	0	0
3/6/2020	12:06 PM	6463181678	Peak	M2MAllow		New York	NY Incoming	CL N/A	3	0	0	0
3/7/2020	8:21 AM	6463410123	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	8	0	0	0
3/7/2020	9:04 AM	6463410123	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	1	0	0	0
3/7/2020	9:24 AM	8452204200	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	5	0	0	0
3/7/2020	9:32 AM	6468644277	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	6	0	0	0
3/7/2020	9:41 AM	6462857248	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	7	0	0	0
3/7/2020	9:47 AM	6468644277	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	3	0	0	0
3/7/2020	10:57 AM	6468644277	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	1	0	0	0
3/7/2020	11:16 AM	6468644277	Off-Peak	M2MAllow		New York	NY Nwyrctzn01	NY N/A	5	0	0	0
3/7/2020	2:29 PM	6468644277	Off-Peak	N&W		New York	NY Incoming	CL N/A	12	0	0	0
3/7/2020	6:12 PM	6468644277	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	4	0	0	0
3/8/2020	4:55 PM	4079153946	Off-Peak	N&W		New York	NY Incoming	CL N/A	1	0	0	0
3/8/2020	9:21 PM	3479201412	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	1	0	0	0
3/8/2020	9:22 PM	3479201412	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	3	0	0	0
3/8/2020	9:27 PM	3476682048	Off-Peak	M2MAllow		Brooklyn	NY New York	NY N/A	3	0	0	0
3/8/2020	9:32 PM	3479201412	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	2	0	0	0
3/8/2020	9:33 PM	6466475005	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn01	NY N/A	1	0	0	0
3/8/2020	9:35 PM	3476682048	Off-Peak	M2MAllow		Brooklyn	NY New York	NY N/A	2	0	0	0
3/8/2020	9:51 PM	3475854806	Off-Peak	N&W;ConfCall		Brooklyn	NY Incoming	CL N/A	3	0	0	0
3/8/2020	9:52 PM	6466475005	Off-Peak	M2MAllow;ConfCall		Brooklyn	NY Nwyrctzn01	NY N/A	1	0	0	0
3/8/2020	9:53 PM	3476682048	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	6	0	0	0
3/8/2020	9:59 PM	3479201412	Off-Peak	M2MAllow		Brooklyn	NY Nwyrctzn05	NY N/A	5	0	0	0
3/8/2020	10:04 PM	3476682048	Off-Peak	N&W;ConfCall		Brooklyn	NY Incoming	CL N/A	15	0	0	0
3/8/2020	10:07 PM	3472139637	Off-Peak	M2MAllow;ConfCall		Brooklyn	NY Nwyrctzn03	NY N/A	13	0	0	0
3/8/2020	10:19 PM	3476682048	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	3	0	0	0
3/9/2020	8:08 AM	6466475005	Peak	M2MAllow		New York	NY Nwyrctzn01	NY N/A	1	0	0	0
3/9/2020	8:09 AM	2128050278	Peak	PlanAllow		New York	NY New York	NY N/A	3	0	0	0
3/9/2020	8:16 AM	3476682048	Peak	M2MAllow		New York	NY New York	NY N/A	2	0	0	0
3/9/2020	11:58 AM	6463982239	Peak	M2MAllow		New York	NY Nwyrctzn01	NY N/A	1	0	0	0
3/9/2020	5:21 PM	9176268272	Peak	M2MAllow		New York	NY Incoming	CL N/A	1	0	0	0
3/9/2020	9:21 PM	3476682048	Off-Peak	M2MAllow		New York	NY New York	NY N/A	1	0	0	0
3/9/2020	9:27 PM	3476682048	Off-Peak	N&W		New York	NY Incoming	CL N/A	2	0	0	0
3/10/2020	2:57 PM	5712353385	Peak	M2MAllow		New York	NY Vm Deposit	CL N/A	1	0	0	0
3/10/2020	3:41 PM	0	Peak	M2MAllow		New York	NY Incoming	CL N/A	5	0	0	0
3/10/2020	4:53 PM	4079153946	Peak	PlanAllow		New York	NY Incoming	CL N/A	1	0	0	0
3/10/2020	6:45 PM	9179214947	Peak	M2MAllow		New York	NY Incoming	CL N/A	1	0	0	0
3/10/2020	10:03 PM	2126372444	Off-Peak	N&W		Brooklyn	NY New York	NY N/A	2	0	0	0
3/10/2020	10:49 PM	3476682048	Off-Peak	N&W		Brooklyn	NY Incoming	CL N/A	3	0	0	0

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Structure name: Default
Position: 987298206-00001

Report Name: Call detail - wireless number detail

Call detail - roaming calls

Date	Time	In/Out number	Rate	Usage type	Account authorization code	Origination	Destination	International call type	Duration	Airtime charges	Long distance/Other charges	Total call detail
Roaming Calls Total									0	0	0	0

EXHIBIT 25

12:31

24-AJN Document 401-2 Filed 02/22/21



Stephanie >

Sun, Mar 8, 9:35 PM

Talked to Krouse. He's going to put her on, no problem

Tue, Mar 24, 6:57 PM

EXHIBIT 26

From: [Crowley, Shawn \(USANYS\)](#)
To: [Bove, Emil \(USANYS\)](#)
Cc: [Kim, Jane \(USANYS\) 4](#); [Lynch, Garrett](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: Re: Order in 18cr224
Date: Sunday, March 08, 2020 9:30:52 PM

Can you guys forward the transmittal email we sent to them when we produced the doc yesterday? Thanks

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<18cr224 Order 3.08.20.pdf>

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Cc: [Lynch, Garrett](#); [Lake, Stephanie \(USANYS\)](#); [Krouse, Michael \(USANYS\)](#); [Lynch, Garrett \(USANYS\) \[Contractor\]](#)
Subject: RE: Order in 18cr224
Date: Sunday, March 08, 2020 9:41:18 PM
Attachments: [U.S. v. Sadr.msg.msg](#)

From: Crowley, Shawn (USANYS) <SCrowley@usa.doj.gov>
Sent: Sunday, March 8, 2020 9:31 PM
To: Bove, Emil (USANYS) <EBove@usa.doj.gov>
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From: Nathan NYSD Chambers
Sent: Sunday, March 8, 2020 12:48 PM
To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <Dfragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: RE: Order in 18cr224

Counsel,

Please confirm receipt of this Order.

Sincerely,
Alyssa O'Gallagher
Law Clerk to the Hon. Alison J. Nathan

From: Nathan NYSD Chambers
Sent: Sunday, March 8, 2020 12:41 PM
To: Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Bbishop_steptoe.com <Bbishop@steptoe.com>; Fragale, David <Dfragale@steptoe.com>; Levin, Michelle <mlevin@steptoe.com>; Silverman, Nicholas <nsilverman@steptoe.com>; Weingarten, Reid <RWeingarten@steptoe.com>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Heberlig, Brian <BHeberlig@steptoe.com>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>
Subject: Order in 18cr224

Counsel,

Attached please find an Order from Judge Nathan that will appear on the docket on Monday.

Sincerely,
Alyssa O’Gallagher
Law Clerk to the Hon. Alison J. Nathan
<18cr224 Order 3.08.20.pdf>

3/6/20

Robert part (cont.)

↳ Lynd

- Ex. 432 discussed and
contents

E. Fator
(cont.)

- Trial prep.

Blaar

Latx, pencil 3/6

Clarified answer to whether \$ was JP Morgan's

Conte

Fasano, DePresco, Luta 3/7/10

August 2011 - December 6, 2011

Contract - \$170,000

Sept. 7 - \$341k USD deposit

End month, closed \$52,700 wire -> Balance \$83,300

Person who bought unit ^{was} issued ~~for~~ a mortgage in Bolivers

Bank advanced Boliver loan to her for mortgage value

needed in USD. Buyer's father arranged transfer through schemes of

\$23,000 stayed in Bolivers

\$60,000 was balance of money owed

Prep

cross

Logistics

From: Nevins, Talya <NevinsT@dany.nyc.gov>
Sent: Wednesday, March 4, 2020 11:49 AM
To: Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Cc: Nelson, Matthew <NelsonM@dany.nyc.gov>
Subject: RE: TRAVEL TO IRAN - Draft Chart

Hi Garrett,

I hope this morning is going well. As far as I'm concerned, the Iran travel summary chart (attached) is complete.

I did have to make a few judgment calls while verifying the chart against the underlying email exhibits. Specifically, some of the e-tickets have different dates for the purchase, the flight, and the ticket's NVA/NVB dates. Jane's chart was not always consistent about which date it listed for the trip. I chose to always use the Flight Date, except in one instance where there was an NVA date that came earlier than the "flight date" and the "flight date" in question was duplicative with a different e-ticket. I can explain this over the phone if need be.

Pending your final review and approval, this chart is ready to go for whenever you need it.

Talya

From: Nevins, Talya
Sent: Tuesday, March 3, 2020 1:29 PM
To: Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>
Cc: Nelson, Matthew <NelsonM@dany.nyc.gov>
Subject: TRAVEL TO IRAN - Draft Chart

Garrett,

Please find attached my draft of the Iran Travel Summary chart. It incorporates the passport analysis as well as the travel itinerary chart that Jane made based on the emails. It includes all dates that we know Sadr departed from or arrived in Tehran. Please let me know if you'd like it edited or formatted any differently.

Two questions:

1. As previously asked, should I go back to the original emails in order to verify the info included in Jane's chart?
2. I included a count for "total trips to/from Iran" (43). Jane's chart had an additional count for "round trips to and from Iran." I am not sure how she counted these "round trips." As of now I only included flights that were directly to or from Iran in my chart. I have a guess that her 'round trip' count included flights between locations that do not include Tehran (e.g. Tehran to London, London to Frankfurt, Frankfurt to Tehran). This flight pattern would not register as a round trip on the chart as I have it now, which would exclude that hypothetical 'London to Frankfurt' flight. I think it would be hard to verify that as a round trip unless the emails obviously show a connecting flight (e.g. Tehran-London, then London-Tehran with a layover in Frankfurt). Those types of connecting flights would not, however, register on the passport analysis. For the sake of consistency, I decided to only include flights that directly included Iran as a point of departure or arrival, recognizing that this could make it harder to count "round trips." When you look at the chart, please let me know if you think I should change this up.

Thank you,

Talya R Nevins

Paralegal, Major Economic Crimes Bureau
Office of the New York County District Attorney
80 Centre Street, 8th Floor
New York, NY 10013
Phone: 212-335-4353

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From: "Krouse, Michael (USANYS)" <MKrouse@usa.doj.gov>
Date: March 5, 2020 at 7:41:50 PM EST
To: "Nevins, Talya" <NevinsT@dany.nyc.gov>, "Lynch, Garrett (USANYS) [Contractor]" <GLynch@usa.doj.gov>, "Nelson, Matthew" <NelsonM@dany.nyc.gov>
Cc: "Lake, Stephanie (USANYS)" <SLake@usa.doj.gov>, "Kim, Jane (USANYS) 4" <JKim4@usa.doj.gov>, "Lynch, Garrett" <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Thanks Talya. For the charts by purpose, country, and beneficiary—can you bold the totals and shade them a different color so they stand out? Once you do that, I think we're good to go.

For the all payments chart, can you remove the shortened purpose column (that was just to put the pivot table together), and put the headings on the second page as well. Any way we can make the text bigger and more readable (by compressing the columns or other ways)?

Can you send them all back in PDF, and we'll then get them marked?

Thanks.

From: Nevins, Talya <NevinsT@dany.nyc.gov>
Sent: Tuesday, March 3, 2020 9:47 AM
To: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Here you go. The Excel contains two tabs: 1. All Payments and 2. Breakdowns, which includes charts by purpose, country, and beneficiary. I also exported each of the four tables as its own PDF. All attached.

Let me know if you want anything changed or formatted differently.

Good luck this morning with opening!

From: Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]
Sent: Monday, March 2, 2020 9:25 PM

To: Nevins, Talya <NevinsT@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Yes, please send. Thanks!

From: Nevins, Talya <NevinsT@dany.nyc.gov>
Sent: Monday, March 2, 2020 12:22 PM
To: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Hi Michael,

The charts are done. Can I email them to you? I have them all in both excel and PDF formats.

I ended up doing two rows labeled 1 and 2 for the five payments that had two beneficiaries, as I thought the extra column made the chart too bulky, but can easily change it back if you prefer.

From: Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]
Sent: Friday, February 28, 2020 6:17 PM
To: Nevins, Talya <NevinsT@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Thanks, Talya. Yep, add the missing USD payment. Let's do columns for beneficiary 1, beneficiary 2 (which we'll leave blank if there was no second beneficiary). We can see how that looks.

From: Nevins, Talya <NevinsT@dany.nyc.gov>
Sent: Friday, February 28, 2020 2:28 PM
To: Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>; Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

A few more questions about this chart, for whenever someone has a minute.

1. There is one more USD payment that is in the PDF, but not the original chart. The payment is identical in format to other USD payments that were included, and is the last USD payment in the PDF, leading me to believe that it was just left off. I added it to my chart, but if there's some reason it shouldn't be included, please let me know. The payment is found on p. 51 of the PDF.
2. There are 5 payments that list different names as "beneficiario" and "beneficiario final" (most only list "beneficiario"). The original chart only lists the name that is given for "beneficiario," and

leaves off the “beneficiario final.” Should I stick with this format? I can be more specific if necessary. Those payments are found on pp. 22, 25, 39, 44, and 51 of the PDF.

Talya

From: Lynch, Garrett (USANYS) [Contractor] [<mailto:Garrett.Lynch@usdoj.gov>]
Sent: Friday, February 28, 2020 1:35 PM
To: Nevins, Talya <NevinsT@dany.nyc.gov>; Krouse, Michael (USANYS) <Michael.Krouse@usdoj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

Just the USD payments. Thanks!

From: Nevins, Talya <NevinsT@dany.nyc.gov>
Sent: Friday, February 28, 2020 1:33 PM
To: Krouse, Michael (USANYS) <MKrouse@usa.doj.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <SLake@usa.doj.gov>; Kim, Jane (USANYS) 4 <JKim4@usa.doj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <GLynch@usa.doj.gov>
Subject: RE: Exhibit for summary chart and existing spreadsheet

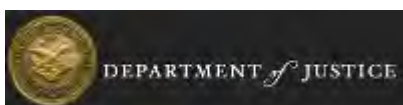
Michael,

I am going through the 52-page PDF and verifying the charts you sent over before I make a new one. I noticed that in the 52-page PDF there are records relating to 48 USD payments (Clarity-Stratus-Beneficiary) as well as 1 EUR payment (Stratus-Beneficiary) and 1 CAD payment (Stratus-Beneficiary). Only the 48 USD payments are included in the charts you sent. Do you want me to incorporate the EUR / CAD payments into the chart that I make for trial, or otherwise address them?

Thanks,

Talya

From: Krouse, Michael (USANYS) [<mailto:Michael.Krouse@usdoj.gov>]
Sent: Thursday, February 27, 2020 7:56 PM
To: Nevins, Talya <NevinsT@dany.nyc.gov>; Nelson, Matthew <NelsonM@dany.nyc.gov>
Cc: Lake, Stephanie (USANYS) <Stephanie.Lake@usdoj.gov>; Kim, Jane (USANYS) 4 <Jane.Kim@usdoj.gov>; Lynch, Garrett <LynchG@dany.nyc.gov>; Lynch, Garrett (USANYS) [Contractor] <Garrett.Lynch@usdoj.gov>
Subject: FW: Exhibit for summary chart and existing spreadsheet



This is a secure message.

[Click here](#) by 2020-03-09 00:56 UTC to read your message.
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NEW YORK BRANCH

Department of the Treasury
Office of Foreign Assets Control
1500 Pennsylvania Avenue NW
Washington DC 20220

Vinay Jepsal
2 World Financial Center, New York, NY 10281-1050
Telephone (212) 266-7200
Fax (212) 266-7235
vinay.jepsal@commerzbank.com

June 16, 2011

Re: Information Sharing – Stratus International Contracting Company

Dear Sir/Madam:

Commerzbank AG, New York Branch (CBNY) would like to share the following information with OFAC. On April 20, 2011 CBNY's AML transaction monitoring system generated an alert, which involved a transaction for USD 29,442,967.57 value April 4, 2011.

The transaction was originated by Banco Del Tesoro, CA Banco Universal Caracas for its client BT / Fideicomiso / Fondo Chino Venezolano in Caracas, Venezuela. The beneficiary of the payment was Stratus International Contracting Company ("Stratus"), a client of HypoSwiss Privatbank AG, Zurich.

As per standard procedure, CBNY initiated a request for information to the remitting bank Banco Del Tesoro, CA Banco Universal Caracas, Venezuela to obtain details on both entities and their relationship. In the interim, CBNY conducted further due diligence and noted the following regarding Stratus from its website:

- Stratus was founded in 1978 in Tehran, Iran
- Stratus International specializes in providing contracting services to infrastructure projects such as roads, railways, dams, tunnels, airports and buildings.
- Stratus is presently working on a 7000 Apartment Unit "New Ojeda" Housing Development Project in Venezuela

On May 12, 2011, CBNY received a response from the bank in Caracas indicating the following:

- Stratus's physical address is Gardenya Plaza 5, K:3 D:3 (Floor 3, Suite3) 34758 Atasehir, Istanbul, Turkey
- Stratus is registered in Istanbul, Turkey (copy of the registration attached)
- Stratus provides construction services in Turkey, Dubai and Venezuela
- The purpose of the payment is for the construction of a 7000 apartment unit project "Proyecto Urbanismo Nueva Ciudad Fabricio Ojeda, in Ciudad Ojeda, Estado Zulia, Venezuela (same address as listed on Stratus' website)

Although Stratus is not listed as an SDN, and the payment does not indicate any direct involvement of Iran or with Iran, due to conflicting information between the website and the response forwarded by the bank in Caracas, CBNY believes it appropriate to share this information with OFAC since Stratus may be an Iranian Company.

Chairman of the Supervisory Board: Klaus-Peter Müller
Board of Managing Directors: Martin Blessing (Chairman),
Frank Annuscheit, Markus Beumer, Achim Kassow, Jochen Klösges,
Michael Reuther, Stefan Schmittmann, Ulrich Sieber, Eric Strutz, Martin Zielke

Commerzbank Aktiengesellschaft, Frankfurt am Main
Registered Office: Frankfurt am Main Reg.No. 32000
VAT No. DE 114 103 514



NEW YORK BRANCH

Re: Information Sharing – Stratus International Contracting Company– Page 2

We have added Stratus into our sanctions filter to monitor any future payments. Please note that apart from this transaction, there have not been any other payments involving Stratus processed by CBNY to date.

The purpose of this letter is to report the good faith efforts of Commerzbank AG, New York Branch in complying with applicable OFAC requirements and voluntarily informing OFAC of any information received during its investigation into possible sanctions-related entities.

Should you have any further questions concerning this matter, please do not hesitate to contact the signatories below.

Respectfully,

Commerzbank AG
New York Branch

A handwritten signature in dark ink, appearing to read "Deepa Keswani".

Deepa Keswani
Head of AML/Anti-Fraud/Sanctions Compliance

A handwritten signature in dark ink, appearing to read "Vinay Jepal".

Vinay Jepal
Sanctions Compliance Officer

Encls.

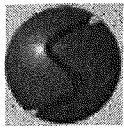
stratus intl payment

:LT Address	:COBAUS3XA
:transaction type	:202 COVER bank tfr favour 3rd bank
:input from	:COBADEFF
	COMMERZBANK AG FRANKFURT
	HEAD OFFICE
	32-36 NEUE MAINZERSTRASSE
	60261 FRANKFURT GERMANY
:Validation Flag	:COV}

{4: Text block:

:20 /transaction reference number	:FAAS109400150500
:21 /related reference	:FAAS109400150500
:32A/value date	:040411 USD 29,442,967.57
:52A/ordering institution - BIC	:COBADEFF
	COMMERZBANK AG
	FRANKFURT AM MAIN
:57A/account with inst - BIC	:CHASUS33
	JPMORGAN CHASE BANK, N.A.
	NEW YORK,NY
:58A/beneficiary inst - BIC	:SHHBCHZZ
	HYPOSWISS PRIVATBANK AG, ZURICH
	ZURICH
:50K/ordering customer	:/400887746602USD
	BT/ FIDEICOMISO / FONDO CHINO
	VENEZOLANO. AV GUICAIPURO. URB EL
	ROSAL. TORRE BANCO DEL TESORO.
	CARACAS - VENEZUELA.
:52A/ordering institution - BIC	:BDTEVECA
	BANCO DEL TESORO, C.A. BANCO
	UNIVERSAL
	CARACAS
:59 /beneficiary customer	:/CH7708530519663100203
	STRATUS INTERNATIONAL CONTRACTING
	J.S.
:70 /details of payment	:REF: DESEMBOLSO NRO. 386 FONDO
	CHINO VENEZOLANO. CODIGO NRO.
	00579.
:33B/amount	:USD 29,442,967.57}

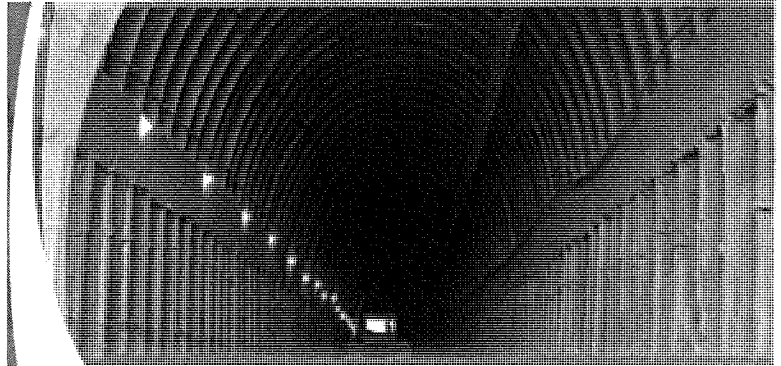
Entry : /SWIFT/ Date:110404 Time:02:44:17
Info:1111/001781



Stratus International
Contracting Company

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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of RIs 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



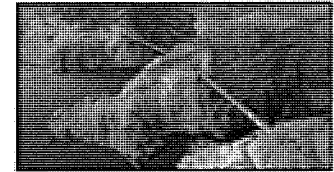
- STRATUS is an Engineering, Construction, Management and Contracting Company by specializing in the field of Building Construction, Road Works and Water Works.

STRATUS is Graded in three major categories: [Read more...](#)

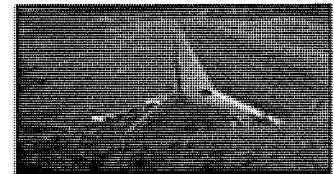
- STRATUS has succeeded to receive ISO 9001-2000 certificate for Quality Management System from MIC registered under UKAS, United Kingdom from 2004 which upgraded recently to ISO 9001-2008 in 2010 and intending to extend it by OHSAS 18001:2007. [Read more...](#)

- Our memberships:
 - Federation of Contractors of Islamic Countries (F.C.I.C.)
 - Pakistan Engineering Council
 - International Chamber of Commerce (I.C.C.)
 - Iran – UK Chamber of Commerce
 - Iran – Canada Chamber of Commerce [Read more...](#)

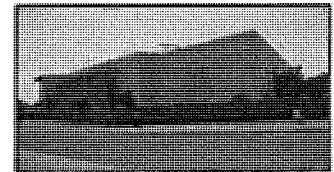
Road & Railway

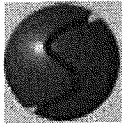


Dam



Building

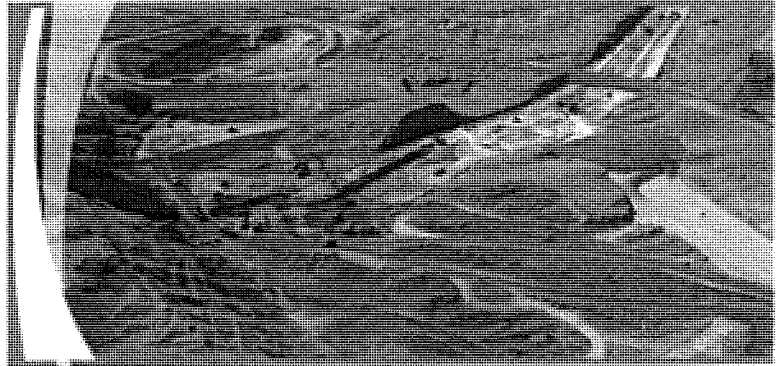




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Contact Us

STRATUS International Contracting Co.

Address: **No.35, Golestan St., Iran Zamin Ave., Shahrake Ghods, Tehran, Iran.**

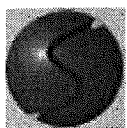
Postal Code: **1465865187**

Tell: **(98) 21 8837 3100-6**

Fax: **(98) 21 8808 2882**

E-mail: **stratus@stratusgc.com**

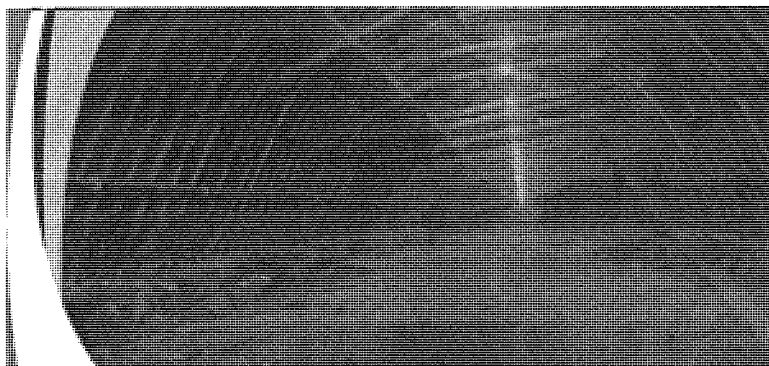
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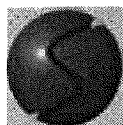
Branch Offices

Middle East
Iran
Iraq

CIS
Kazakhstan

South America
Venezuela

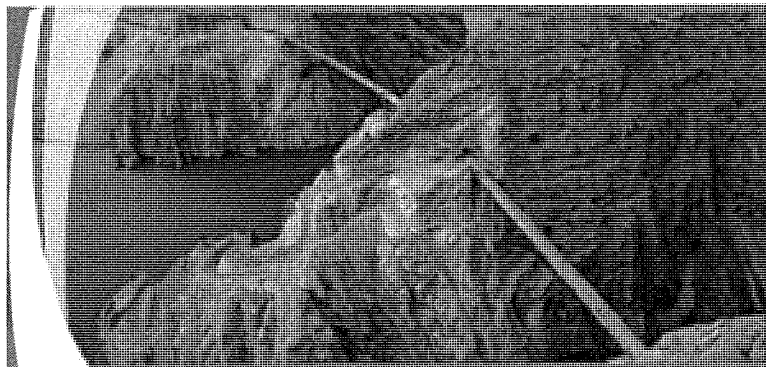
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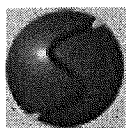
STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



Sister Companies List

-  1. Samaneh Stratus (INVESTMENT CO.)
-  2. Iran Construction Investment Co.
-  3. Eghtesad - Novin Bank
4. Pishgaman Bazar Novin (BROKERAGE CO.)
-  5. Novin Insurance Co.
-  6. Pars Shahr Co.
-  7. Global Petro Tech CO.
-  8. Keyhan Tabadol Co.
-  9. Pars Hanza Aluminium CO.
-  10. Azarbaijan Industry Development Co.
11. Eghtesad Novin Investment CO.
-  12. Samaneh Gostar Novin

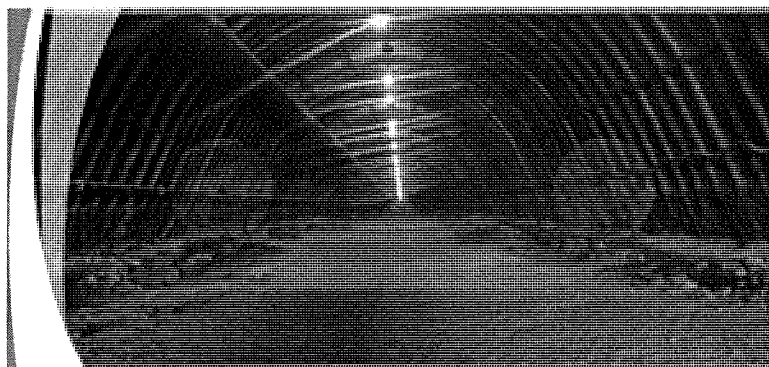
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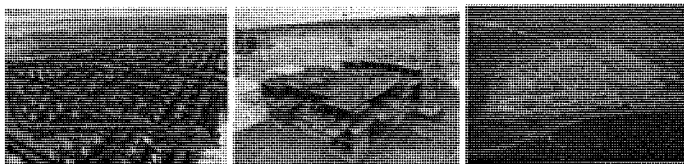
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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of RIs 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



7000 Units 'New Ojeda' Housing Development Project

Main Technical Features	Site Gross Area : 318 Hec. Concrete works : 520,000 m ³ Net Construction Area : 850.000 m ² Water & Sewage network : 150 Km Electrical network : 200 Km Communication network : 220 Km Gas network : 30 Km
Location	Ciudad Ojeda, Zulia State, Venezuela
Employer	Ducolsa 'Urban Development S.A'
Contract Duration	48 Months
Date of Award	September 2009
Status	[Under Construction]



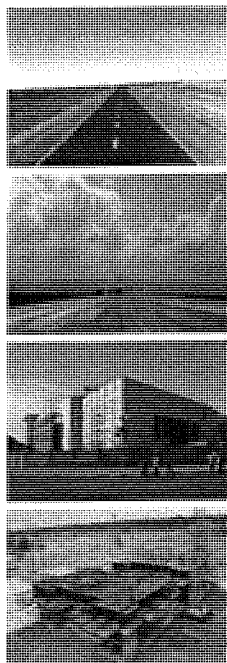
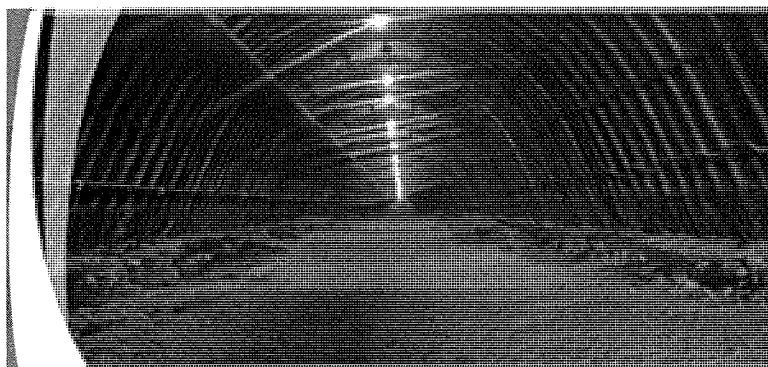
[\[Back to list\]](#)



Stratus International
Contracting Company

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STRATUS International Contracting Company has been founded in 1978 in Tehran, Iran, with registered paid up share capital of Rls 100 billions. STRATUS provides contracting services to infrastructure projects such as Roads, Railways, Dams, Tunnels, Airports and Buildings. Since 1994, STRATUS has been the first pioneered company in exporting Engineering and Technical Services in Iran and received **"Exemplary Exporters"** of the year 1999 from his excellency Mr. president.



Dalbandin – Nokkundi Highway - Section III-B

[Details >>](#)

Socotra Airport

[Details >>](#)

Design & Construction of Parliament Building & Commercial Center in Djibouti City

[Details >>](#)

7000 Units "New Ojeda" Housing Development Project

[Details >>](#)

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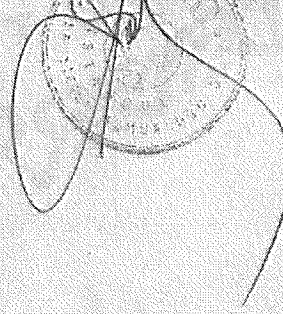
T.C.
İSTANBUL
Ticaret Sicil Memurluğu

(KADIKÖY)
370857 - 2010

SİCİL TASDİKNAME Sİ

Ticaret Ünvanı	STRATUS INTERNATIONAL CONTRACTING İNŞAAT VE TAAHHÜT ANONİM ŞİRKETİ
Sicil No.	751671
Tescil Tarihi	22 / 10 / 2010
İşletme Merkezinin Adresi (Şubenin tescilinde şubenin Adresi ile beraber merkez adresi de yazılır.)	GARDENYA PLAZA 5 K.3 D.3 ATAŞEHİR
İşletmenin uğraştığı işler	Ana sözleşmesinde yazılı olan işler
İşletme sahibinin hüviyeti (Hükmi şahıslarda, hükmi şahsın mahiyeti)	Anonim
İşletme temsilcileri	38824643592 TC.No.lu CELAL TATLICIBAŞI
Tasdiknamenin düzenlenme Tarih ve Sayısı	22 EKİM 2010 - 39185

RECAİ SÖKMEN
İSTANBUL TİCARET SİCİLİ
MEMURU YARDIMCISI



Business Account Application

**WELLS
FARGO**

Bank Name: Wells Fargo Bank, N.A.		Store Name: MALIBU	
Banker Name: MAKSIM KOLOMEYER		Officer/Portfolio Number: CG678	Date: 01/26/2012
Banker Phone: 310/317-1740	Store Number: 04649	Banker AU: 0001902	Banker MAC: E2351-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

Account 1 Product Name Expanded Business Services Package				
COID: 114	Product: DDA	Account Number: 2807883273	Opening Deposit: \$1,000.00	Type of Funds: CKS

New Account Kit: Printed

Authorized Signers

Business Name: PISTACHE LLC	Other Related Customer Name:
Authorized Signer Name(s): SADEGH AMINIAN SEYED MOHSEN TORABI	PEGAH SADRHASHEMINEJAD



BBG2307 (11-11 SVP)

2W02-000469155618-01

**GOVERNMENT
EXHIBIT
456**
18 Cr. 224 (AJN)

Business Account Application

Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: PISTACHE LLC	Statement Mailing Address: 429 18TH ST	
	Address Line 2:	
	City: SANTA MONICA	State: CA
	ZIP/Postal Code: 90402-2429	Country: US

Business Information

Business Name: PISTACHE LLC		Street Address: 429 18TH ST	
Taxpayer Identification Number (TIN): 45-4306973		Address Line 2:	
TIN Type: EIN		Address Line 3:	
Business Type: Limited Liability Company			
Business Sub-Type:	Non-Profit: No	City: SANTA MONICA	State: CA
Date Originally Established: 01/17/2012	Current Ownership Since:	ZIP/Postal Code: 90402-2429	Country: US
Annual Gross Sales: \$1,000,000.00	Year Sales Reported: 01/01/2012	Fiscal Year End:	Business Phone: (310) 383-5459
Primary Financial Institution:	Number of Locations: 1	Cellular Phone:	Fax: Page:
Sales Market: LOCAL		e-Mail Address:	
Primary State 1:	Primary State 2:	Primary State 3:	Website:
Primary Country 1:	Primary Country 2:	Primary Country 3:	
Industry: Agriculture, Forestry, Fishing and Hunting			
Description of Business: Pistachio Farm			
Major Suppliers/Customers:			

Bank Use Only

Name/Entity Verification: Articles of Organization		Address Verification:		BACC Reference Number: 612BAC5128026
Document Filing Number/Description: 201201810090	Filing Country: US	Filing State: CA	Filing Date: 01/17/2012	Expiration Date:
Country of Registration: US	State of Registration: CA	International Transactions:		Check Reporting: NO RECORD
Internet Gambling Business: No				



Business Account Application

Owner/Key Individual 1 Information

Customer Name: SADEGH AMINIAN			Residence Address: 429 18TH ST	
Position/Title: OWNER		Date of Birth: 12/09/1958	Address Line 2:	
Taxpayer Identification Number (TIN): 563-59-0567		TIN Type: SSN	Address Line 3:	
Primary ID Type: DLIC	Primary ID Description: C0033250		City: SANTA MONICA	State: CA
Primary ID St/Ctry/Prov: CA	Primary ID Issue Date: 12/01/2009	Primary ID Expiration Date: 12/09/2014	ZIP/Postal Code: 90402-2429	Country: US
Secondary ID Type: OTHR DC	Secondary ID Description: WF VISA		Check Reporting: NO RECORD	
Secondary ID State/Country:		Secondary ID Issue Date:	Secondary ID Expiration Date: 07/01/2012	
Country of Citizenship: US				

Owner/Key Individual 2 Information

Customer Name: PEGAH SADRHASHEMINEJAD			Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: PARTNER		Date of Birth: 02/10/1979	Address Line 2:	
Taxpayer Identification Number (TIN): 141-06-3068		TIN Type: SSN	Address Line 3:	
Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108		City: WEST HOLLYWOOD	State: CA
Primary ID St/Ctry/Prov: MD	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433	Country: US
Secondary ID Type: OTHR CC	Secondary ID Description: HSBC CC		Check Reporting: NO RECORD	
Secondary ID State/Country:		Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2013	
Country of Citizenship: IR		Permanently Resides in US: YES		



Owner/Key Individual 3 Information

Customer Name: SEYED MOHSEN TORABI			Residence Address: 3131 MICHELSON DR UNIT 1601	
Position/Title: OWNER		Date of Birth: 09/20/1967		Address Line 2:
Taxpayer Identification Number (TIN): 624-85-8966		TIN Type: SSN		Address Line 3:
Primary ID Type: DLIC	Primary ID Description: F2662158		City: IRVINE	State: CA
Primary ID St/Ctry/Prov: CA	Primary ID Issue Date: 03/16/2011	Primary ID Expiration Date: 03/10/2012	ZIP/Postal Code: 92612-5666	Country: US
Secondary ID Type: ALID PR	Secondary ID Description: 061-381-569		Check Reporting: NO RECORD	
Secondary ID State/Country:	Secondary ID Issue Date: 03/10/2011	Secondary ID Expiration Date: 03/10/2013		
Country of Citizenship: IR	Permanently Resides in US: YES			

Certificate of Authority

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.**
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:**
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
 - (2) Authorize (by signing or otherwise) the payment of Items from the Customer's account(s) listed on this Business Account Application (including without limitation any Item payable to (a) the individual order of the person who authorized the Item or (b) the Bank or any other person for the benefit of the person who authorized the Item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
 - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any Item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
 - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an Item, and the code is communicated, the Item will be binding on the Customer regardless of who communicated the code.**
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.**
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.**
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.**
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:**
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
 - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
 - (3) the signature of the Customer, if the Customer is a sole proprietor.



Business Account Application

Certified/Agreed To

Owner/Key Individual 1 Name

SADEGH AMINIAN

Position/Title:

OWNER

Owner/Key Individual 1 Signature

☒ Submit manually
☐ Signature not required

Date:

01/26/2012

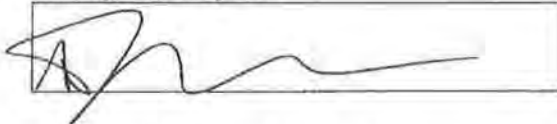
Owner/Key Individual 2 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Owner/Key Individual 2 Signature

☒ Submit manually
☐ Signature not required

Date:

01/26/2012

Authorized Signers - Signature Capture

Authorized Signer 1 Name

SADEGH AMINIAN

Position/Title:

OWNER

Authorized Signer 1 Signature

☒ Submit manually
☐ Signature not required

Date:

01/26/2012

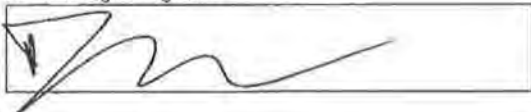
Authorized Signer 2 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Authorized Signer 2 Signature

☒ Submit manually
☐ Signature not required

Date:

01/26/2012


Authorized Signer 3 Name

SEYED MOHSEN TORABI

Position/Title:

OWNER

Authorized Signer 3 Signature

☒ Submit manually
☐ Signature not required

Date:

01/26/2012



Business Account Application

**WELLS
FARGO**

Bank Name:	Wells Fargo Bank, N.A.		Store Name:	West Hollywood	
Banker Name:	MARIE LOKMANYAN		Officer/Portfolio Number:	CN616	Date:
Banker Phone:	310/851-1140	Store Number:	04232	Banker AU:	0000378
				Banker MAC:	E2162-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

Account 1 Product Name

Expanded Business Services Package

COD:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	BDA	6505709052	\$100.00	CKS

Account 2 Product Name

Business High Yield Savings

COD:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	BDA	2018893525	\$100.00	CKS

New Account Kit:

Printed

Authorized Signers

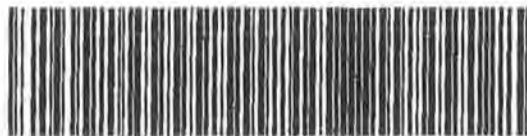
Business Name:

SAPENE LLC

Other Related Customer Name:

Authorized Signer Name(s):

PEGAN SADRIASHEMINIAD



Business Account Application

Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: SAPENE LLC	Statement Mailing Address: 1134 ALTA LOMA RD APT 303
	Address Line 2:
	City: WEST HOLLYWOOD State: CA
	ZIP/Postal Code: 90069-2433 Country: US

Business Information

Business Name: SAPENE LLC	Street Address: 1134 ALTA LOMA RD APT 303
Taxpayer Identification Number (TIN): 41-4319691	TIN Type: RTN
Business Type: Limited Liability Company	Address Line 2:
Business Sub-Type:	Address Line 3:
	City: WEST HOLLYWOOD State: CA
Date Originally Established: 07/10/2009	Current Ownership Since:
Annual Gross Sales: \$500,000.00	Year Sales Reported: 07/01/2010
Primary Financial Institution:	Number of Locations: 1
Sales Market: LOCAL	Number of Employees: 1
Primary State 1:	Fiscal Year End:
Primary State 2:	Business Phone: (412) 352-0363
Primary State 3:	Fax:
Primary Country 1:	Cellular Phone:
Primary Country 2:	Pager:
Primary Country 3:	e-Mail Address:
Industry: Agriculture, Forestry, Fishing and Hunting	Website:
Description of Business: AGRICULTURE PESTICIDES	
Major Suppliers/Customers: STRATUS GLOBAL	

Bank Use Only

Name/Entity Verification: Articles of Organization	Address Verification:	BACC Reference Number: 612BAC1313023
Document Filing Number/Description: 201201810164	Filing Country: US	Expiration Date:
Country of Registration: US	Filing State: CA	Check Reporting: NO RECORD
State of Registration: CA	Filing Date: 01/17/2012	
International Transactions: 		
Internet Gambling Business: No		



Business Account Application

Owner/Key Individual 1 Information

Customer Name: LEGAN SACHASHIEMINEJAD		Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: FARTHER	Date of Birth: 02/10/1979	Address Line 2:	
Taxpayer Identification Number (TIN): 161-06-3885	TIN Type: SSN	Address Line 3:	
Primary ID Type: DL-1C	Primary ID Description: S-362-680-007-108	City: WEST HOLLYWOOD	State: CA
Primary ID St/Ctry/Prov: CA	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433
Secondary ID Type: OTHER CC	Secondary ID Description: HSBC CC	Check Reporting: NO RECORD	
Secondary ID State/Country: CA	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2013	
Country of Citizenship: US	Permanently Resides in US: YES		

Certificate of Authority

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.**
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:**
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
 - (2) Authorize (by signing or otherwise) the payment of Items from the Customer's account(s) listed on this Business Account Application (including without limitation any Item payable to (a) the individual order of the person who authorized the Item or (b) the Bank or any other person for the benefit of the person who authorized the Item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
 - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any Item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
 - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an Item, and the code is communicated, the Item will be binding on the Customer regardless of who communicated the code.**
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.**
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.**
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers - Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.**
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:**
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
 - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
 - (3) the signature of the Customer, if the Customer is a sole proprietor.



Business Account Application

Certified/Agreed To

Owner/Key Individual 1 Name

PEGAH SADRHASHEMTNEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature




Submit manually



Signature not required

Date:

01/23/2012

Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
3. I am a U.S. person (including a U.S. resident alien). ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Note: The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Business Name:

SADENE, LLC

Taxpayer Identification Number (TIN):

45-4319695

TIN Certification Signature:




Submit manually



Signature not required

Date:

01/23/2012

Authorized Signers - Signature Capture

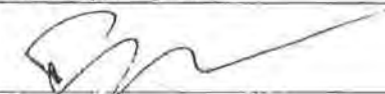
Authorized Signer 1 Name

PEGAH SADRHASHEMTNEJAD

Position/Title:

PARTNER

Authorized Signer 1 Signature



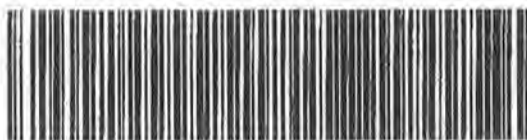

Submit manually



Signature not required

Date:

01/23/2012



Addendum To Certificate Of Authority

For Changes To Authorized Signers On Business Deposit Accounts

WELLS
FARGO

Host Status:

Host Update Successful

Bank Name:	Store Name:		
WELLS FARGO BANK, N.A.	CEDARS SINAI		
Banker Name:	Officer/Portfolio Number:	Date:	
NOONIK TARVERDIAN	C7627	10/01/2013	
Banker Phone:	Store Number:	Banker AU:	Banker MAC:
310/657-3951	04498	0000807	E2164-011

Use this Addendum when Authorized Signers are being added or deleted to a Certificate of Authority currently on file for a business customer and a new, signed Certificate of Authority has not been obtained.

Business/Account Information

Business Name:	COD:	Product:	Account Number:
SAPENE LLC	114	DDA	2018893525

Authorized Signers

Authorized Signer Name(s):	Relationship Status:		
PEGAH SADRHASHEMINEJAD	<input checked="" type="checkbox"/> Existing/Remaining	<input type="checkbox"/> New	<input type="checkbox"/> Delete
ALI SADR	<input type="checkbox"/> Existing/Remaining	<input checked="" type="checkbox"/> New	<input type="checkbox"/> Delete

Addendum to Certificate of Authority

Original Certificate of Authority Dated:	Addendum to Certificate of Authority Dated:
01/17/2012	10/01/2013

Each person signing in the "Certified/Agreed To" section below:

- directs the Bank that the additional Authorized Signers shall have all of the authority granted to the persons identified as Authorized Signers on the Certificate of Authority, including without limitation the authority to instruct the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by electronic means in regard to any item and the transaction of any business relating to the Customer's account(s), agreements or services;
- directs the Bank to discontinue acting on the instructions of any person who has been deleted as an Authorized Signer;
- acknowledges that these modifications become effective only after this Addendum has been received by the Bank and the Bank has had a reasonable opportunity to act on it; and
- certifies that the account owner has taken all action under its organizational documents, if any, including passage of resolutions by its board of directors, trustees, or other governing body, required to make these modifications and to authorize the undersigned to execute and deliver this Addendum.



BBG5351 (8-07 SVP)

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2W02-000596850008-01

Page 1 of 2

Wells Fargo Confidential

Certified/Agreed To

Owner/Key Individual 1 Name


PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature

PEGAH SADRHASHEMINEJAD



☐ Submit manually

☐ Signature not required

Date:

10/01/2013

Signature Capture - New Authorized Signers

New Authorized Signer 1 Name


ALI SADR

Position/Title:

mgr partner

New Authorized Signer 1 Signature

ALI SADR



☐ Submit manually

☐ Signature not required

Date:

10/01/2013



Business Account Application

**WELLS
FARGO**

Bank Name: Wells Fargo Bank, N.A.		Store Name: MALIBU	
Banker Name: ARASH DOUNEL		Officer/Portfolio Number: A1054	Date: 09/07/2011
Banker Phone: 310/317-1740	Store Number: 04649	Banker AU: 0001902	Banker MAC: E2351-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

Account 1 Product Name Expanded Business Services Package				
COD:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	DDA	3803666647	\$9,900.00	INTX
Account 2 Product Name Business High Yield Savings				
COD:	Product:	Account Number:	Opening Deposit:	Type of Funds:
114	DDA	2504476439	\$100.00	INTX

New Account Kit: b20110404-0007329203
--

Authorized Signers

Business Name: SETOMA LLC	Other Related Customer Name:
Authorized Signer Name(s): SADEGH AMINIAN PEGAH SADRHASHEMINEJAD	SEYED MOHSEN TORABI



Business Account Application

Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: SETOMA LLC	Statement Mailing Address: 429 18TH ST	
	Address Line 2:	
	City: SANTA MONICA	State: CA
	ZIP/Postal Code: 90402-2429	Country: US

Business Information

Business Name: SETOMA LLC			Street Address: 429 18TH ST	
Taxpayer Identification Number (TIN): 45-3042794			Address Line 2:	
TIN Type: EIN			Address Line 3:	
Business Type: Limited Liability Company				
Business Sub-Type:			City: SANTA MONICA	State: CA
Non-Profit: No			ZIP/Postal Code: 90402-2429	Country: US
Date Originally Established: 08/17/2011	Current Ownership Since:	Number of Employees: 3		
Annual Gross Sales: \$1,000,000.00	Year Sales Reported: 08/01/2011	Fiscal Year End:	Business Phone: (818) 905-9105	Fax:
Primary Financial Institution:	Number of Locations: 1		Cellular Phone:	Pager:
Sales Market: LOCAL			e-Mail Address:	
Primary State 1:	Primary State 2:	Primary State 3:	Website:	
Primary Country 1:	Primary Country 2:	Primary Country 3:		
Industry: Agriculture, Forestry, Fishing and Hunting				
Description of Business: Pistachio Farming				
Major Suppliers/Customers:				

Bank Use Only

Name/Entity Verification: Articles of Organization			Address Verification:		BACC Reference Number: 611BAC2429250
Document Filing Number/Description: 201123010001	Filing Country: US	Filing State: CA	Filing Date: 08/17/2011	Expiration Date:	
Country of Registration: US	State of Registration: CA	International Transactions:	Check Reporting: NO RECORD		
Internet Gambling Business: No					



Business Account Application

Owner/Key Individual 1 Information

Customer Name: SADEGH AMINIAN	Primary ID Type: DLIC	Primary ID Description: C0033250	
Position/Title: OWNER	Primary ID St/Ctry/Prov: CA	Primary ID Issue Date: 12/01/2009	Primary ID Expiration Date: 12/09/2014
Check Reporting: NO RECORD	Secondary ID Type: OTHR DC	Secondary ID Description: WF VISA	
	Secondary ID State/Country:	Secondary ID Issue Date:	Secondary ID Expiration Date: 07/01/2012

Owner/Key Individual 2 Information

Customer Name: SEYED MOHSEN TORABI	Primary ID Type: ALID PR	Primary ID Description: 061-381-569	
Position/Title: OWNER	Primary ID St/Ctry/Prov:	Primary ID Issue Date: 03/10/2011	Primary ID Expiration Date: 03/10/2013
Check Reporting: NO RECORD	Secondary ID Type: OTHR CC	Secondary ID Description: CITI CC	
	Secondary ID State/Country:	Secondary ID Issue Date: 10/01/2010	Secondary ID Expiration Date: 12/01/2014

Owner/Key Individual 3 Information

Customer Name: PEGAH SADRHASHEMINEJAD	Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108	
Position/Title: PARTNER	Primary ID St/Ctry/Prov: MD	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016
Check Reporting: NO RECORD	Secondary ID Type: OTHR CC	Secondary ID Description: HSBC CC	
	Secondary ID State/Country:	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2013



2W02-000446854308-03

Certificate of Authority

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.**
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:**
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
 - (2) Authorize (by signing or otherwise) the payment of Items from the Customer's account(s) listed on this Business Account Application (including without limitation any Item payable to (a) the individual order of the person who authorized the Item or (b) the Bank or any other person for the benefit of the person who authorized the Item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
 - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any Item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
 - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an Item, and the code is communicated, the Item will be binding on the Customer regardless of who communicated the code.**
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.**
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.**
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.**
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:**
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
 - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
 - (3) the signature of the Customer, if the Customer is a sole proprietor.


Certified/Agreed To

Owner/Key Individual 1 Name
SADEGH AMINIAN

Position/Title:
OWNER

Owner/Key Individual 1 Signature

SADEGH AMINIAN



- ☐ Submit manually
☐ Signature not required

Date:
09/07/2011

Owner/Key Individual 2 Name
SEYED MOHSEN TORABI

Position/Title:
OWNER

Owner/Key Individual 2 Signature

SEYED MOHSEN TORABI



- ☐ Submit manually
☐ Signature not required

Date:
09/07/2011



Business Account Application

Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
3. I am a U.S. person (including a U.S. resident alien). ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Note: The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Business Name:

SETOMA LLC

Taxpayer Identification Number (TIN):

45-3042794

TIN Certification Signature:

SADEGH AMINIAN



- ☐ Submit manually
☐ Signature not required

Date:

09/07/2011

Authorized Signers - Signature Capture

Authorized Signer 1 Name

SADEGH AMINIAN

Position/Title:

OWNER

Authorized Signer 1 Signature

SADEGH AMINIAN



- ☐ Submit manually
☐ Signature not required

Date:

09/07/2011

Authorized Signer 2 Name


SEYED MOHSEN TORABI

Position/Title:

OWNER

Authorized Signer 2 Signature

SEYED MOHSEN TORABI



- ☐ Submit manually
☐ Signature not required

Date:

09/07/2011

Authorized Signer 3 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Authorized Signer 3 Signature

PEGAH SADRHASHEMINEJAD



- ☐ Submit manually
☐ Signature not required

Date:

09/07/2011



Business Account Application



Bank Name: WELLS FARGO BANK, N.A.		Store Name: CEDARS SINAI	
Banker Name: MARIE LOKMANYAN		Officer/Portfolio Number: CN616	Date: 12/14/2012
Banker Phone: 310/657-3951	Store Number: 04498	Banker AU: 0000807	Banker MAC: E2164-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

☒ New Deposit Account(s) Only ☐ New Deposit Account(s) and Business Credit Card

Account 1 Product Name: Wells Fargo Business High Yield Savings				
COD: 114	Product: DDA	Account Number: 9221977151	Opening Deposit: \$100.00	Type of Funds: CASH
Account 2 Product Name: Gold Business Services Package				
COD: 114	Product: DDA	Account Number: 9016420896	Opening Deposit: \$100.00	Type of Funds: CKS

New Account Kit: Printed

Related Customer Information

Customer 1 Name: SLAG CONST LLC	Account Relationship: Sole Owner
Enterprise Customer Number (ECN): 324546792249215	
Customer 2 Name: PEGAH SADRHASHEMINEJAD	Account Relationship: Signer
Enterprise Customer Number (ECN): 228421802054710	



Business Account Application

Checking/Savings Statement Mailing Information

Name(s) and Information Listed on Statement: SLAG CONST LLC	Statement Mailing Address: 1134 ALTA LOMA RD APT 303
	Address Line 2:
	City: WEST HOLLYWOOD State: CA
	ZIP/Postal Code: 90069-2433 Country: US

Customer 1 Information

Customer Name: SLAG CONST LLC	Street Address: 1134 ALTA LOMA RD APT 303
Account Relationship: Sole Owner	Address Line 2:
Taxpayer Identification Number (TIN): 45-4292603	TIN Type: EIN
Business Type: Limited Liability Company	City: WEST HOLLYWOOD State: CA
Business Sub-Type/Tax Classification: S Corporation	Non-Profit: No
Date Originally Established: 06/04/2012	Current Ownership Since: 06/04/2012
Annual Gross Sales: \$100,000.00	Year Sales Reported: 06/04/2012
Primary Financial Institution:	Number of Locations: 1
Primary State 1:	Primary State 2:
Primary Country 1:	Primary Country 2:
Industry: Construction	Description of Business:
Major Suppliers/Customers:	

Bank Use Only

Name/Entity Verification: Secretary of State	Address Verification:	BACC Reference Number: 612BAC2852349
Document Filing Number/Description: 201201710043	Filing Country: US	Filing State: CA
Country of Registration: US	State of Registration: CA	International Transactions:
Customer 1 Name: SLAG CONST LLC	Internet Gambling Business?: No	Check Reporting: NO RECORD



Business Account Application

Owner/Key Individual 1 Information

Customer Name: PEGAH SADRHASHEMINEJAD			Residence Address: 1134 ALTA LOMA RD APT 303	
Position/Title: PARTNER	Date of Birth: 02/10/1979	Enterprise Customer Number (ECN): 228421802054710	Address Line 2:	
Taxpayer Identification Number (TIN): 141-06-3068	TIN Type: SSN	Address Line 3:		
Primary ID Type: DLIC	Primary ID Description: S-362-680-007-108	City: WEST HOLLYWOOD	State: CA	
Primary ID St/Ctry/Prov: MD	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	ZIP/Postal Code: 90069-2433	Country: US
Secondary ID Type: OTHR CC	Secondary ID Description: HSBC CC	Check Reporting: NO RECORD		
Secondary ID State/Country:	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2014		
Country of Citizenship: IR	Permanently Resides in US: YES			



Certificate of Authority

Each person who signs the "Certified/Agreed To" section of this Application certifies that:

- A. The Customer's use of any Bank deposit account, product or service will confirm the Customer's receipt of, and agreement to be bound by, the Bank's applicable fee and information schedule and account agreement that includes the Arbitration Agreement under which any dispute between the Customer and the Bank relating to the Customer's use of any Bank deposit account, product or service will be decided in an arbitration proceeding before a neutral arbitrator as described in the Arbitration Agreement and not by a jury or court trial.**
- B. Each person who signs the "Certified/Agreed To" section of this Application or whose name, any applicable title and specimen signature appear in the "Authorized Signers - Signature Capture" section of this Application is authorized on such terms as the Bank may require to:
- (1) Enter into, modify, terminate and otherwise in any manner act with respect to accounts at the Bank and agreements with the Bank or its affiliates for accounts and/or services offered by the Bank or its affiliates (other than letters of credit or loan agreements);
 - (2) Authorize (by signing or otherwise) the payment of Items from the Customer's account(s) listed on this Business Account Application (including without limitation any Item payable to (a) the individual order of the person who authorized the Item or (b) the Bank or any other person for the benefit of the person who authorized the Item) and the endorsement of Deposited Items for deposit, cashing or collection (see the Bank's applicable account agreement for the definitions of "Item" and "Deposited Item");
 - (3) Give instructions to the Bank in writing (whether the instructions include the manual signature or a signature that purports to be the facsimile or other mechanical signature including a stamp of an Authorized Signer as the Customer's authorized signature without regard to when or by whom or by what means or in what ink color the signature may have been made or affixed), orally, by telephone or by any electronic means in regard to any Item and the transaction of any business relating to the Customer's account(s), agreements or services, and the Customer shall indemnify and hold the Bank harmless for acting in accordance with such instructions; and
 - (4) Delegate the person's authority to another person(s) or revoke such delegation, in a separate signed writing delivered to the Bank.
- C. If a code must be communicated to the Bank in order to authorize an Item, and the code is communicated, the Item will be binding on the Customer regardless of who communicated the code.
- D. Each transaction described in this Certificate of Authority conducted by or on behalf of the Customer prior to delivery of this Certificate is in all respects ratified.
- E. If the Customer is a tribal government or tribal government agency, the Customer waives sovereign immunity from suit with respect to the Customer's use of any Bank account, product or service referred to in this Certificate.
- F. The information provided in this Application is correct and complete, each person who signs the "Certified/Agreed To" section of this Application and each person whose name appears in the "Authorized Signers-Signature Capture" section of this Application holds any position indicated, and the signature appearing opposite the person's name is authentic.
- G. The Customer has approved this Certificate of Authority or granted each person who signs the "Certified/Agreed To" section of this Application the authority to do so on the Customer's behalf by:
- (1) resolution, agreement or other legally sufficient action of the governing body of the Customer, if the Customer is not a trust or a sole proprietor;
 - (2) the signature of each of the Customer's trustee(s), if the Customer is a trust; or
 - (3) the signature of the Customer, if the Customer is a sole proprietor.

Certified/Agreed To

Owner/Key Individual 1 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Owner/Key Individual 1 Signature



Submit manually



Signature not required

Date:

12/14/2012



Business Account Application

Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
3. I am a U.S. citizen or other U.S. person. ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Note: The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Tax Responsible Customer Name:

SLAG CONST LLC

Taxpayer Identification Number (TIN):

45-4292603

TIN Certification Signature:

- ☒ Submit manually
☐ Signature not required

Date:

Authorized Signers - Signature Capture

Authorized Signer 1 Name

PEGAH SADRHASHEMINEJAD

Position/Title:

PARTNER

Authorized Signer 1 Signature

- ☒ Submit manually
☐ Signature not required

Date:

12/14/2012



Consumer Account Application

**WELLS
FARGO**

 Bank Name:
WELLS FARGO BANK, N.A.

 Banker Name:
MARIE LOKMANYAN

 Banker Phone:
310/657-3951

 Store Number:
04498

 Store Name:
CEDARS SINAI

 Officer/Portfolio Number:
CN616

 Banker AU:
0000807

 Date:
05/22/2012

 Banker MAC:
E2164-011

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

Product Name:	Minor:	COID:	Product:	Account Number:
PMA Premier Checking		114	CDA	5836451213

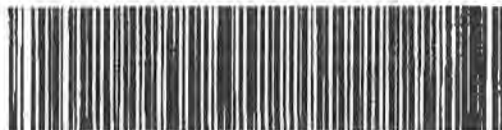
 New Account Kit:
Printed

Related Customers

Customer Name:	Account Relationship:
PEGAN SADREHACHEMINEJAD	Sole Owner

Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement:	Statement Mailing Address:	
PEGAN SADREHACHEMINEJAD	1134 ALTA LOMA RD APT 303	
	Address Line 2:	
	City:	State:
	WEST HOLLYWOOD	CA
	ZIP/Postal Code:	Country:
	90069-2433	US



Consumer Account Application

Customer 1 Information

Customer Name: PEGAR SARRHASHEMINEJAD		Street Address: 1134 ALTA LOMA RD APT 303	
Account Relationship: Sole Owner		Address Line 2:	
Taxpayer Identification Number (TIN): 41-06-3068		TIN Type: SSN	Date of Birth: 02/10/1979
Primary ID Type: CC	Primary ID Description: S-362-680-007-108	City: WEST HOLLYWOOD	
Primary ID State/Prov: MT	Primary ID Issue Date: 10/07/2010	Primary ID Expiration Date: 02/10/2016	State: CA
Secondary ID Type: OTHER CC	Secondary ID Description: HSBC CC	ZIP/Postal Code: 90069-2433	Country: US
Secondary ID State/Country:	Secondary ID Issue Date: 01/01/2010	Secondary ID Expiration Date: 01/01/2014	Time at this address: 12 Year(s) 4 Month(s)
Home Phone: 412/352-0363	Business Phone: 412/352-0363	Directional Address: (Document when no physical residence, business or alternate street address.)	
Current Employer: SEPTA SLAC CONST. LLC	Previous Street Address:		
Check Reporting: NO RECORD	City: State:		
Country of Citizenship: IR	ZIP/Postal Code: Country: Time at this address: Year(s) Month(s)		
Permanently Resides In US: YES			

Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. citizen or other U.S. person. ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Tax Responsible Customer Name:

PEGAR SARRHASHEMINEJAD

Taxpayer Identification Number (TIN):

41-06-3068

TIN Certification Signature


☒ Submit manually☐ Signature not required

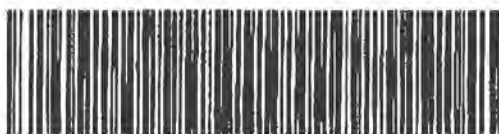
Date:

05/24/2012

Customer Signatures

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open or maintain the account. This may include ordering a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. I have received a copy of the applicable account agreement, the privacy policy, and the Direct Deposit Advance Service Agreement and Product Guide* (as each may be amended from time to time) and agree to be bound by their terms. I also agree to the terms of the dispute resolution program described in the foregoing agreements. Under the dispute resolution program, our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.

*The Direct Deposit Advance service is not currently available in all states.



Consumer Account Application

Customer 1 Name

PEGAH SAURHASEMINEJAD

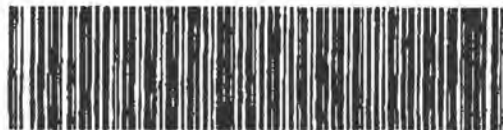
Customer 1 Signature



- ☒ Submit manually
☐ Signature not required

Date:

05/22/2012



Consumer Account Application



Bank Name: WELLS FARGO BANK, N.A.		Store Name: BETHESDA NORTH	
Banker Name: TRENDY INGRAM		Officer/Portfolio Number: E3843	Date: 03/09/2012
Banker Phone: 301/907-2030	Store Number: 08351	Banker AU: 0067111	Banker MAC: R1006-010

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

New Account Information

Product Name: PMA Premier Checking	Minor: 	COD: 336	Product: DDA	Account Number: 1891892364
New Account Kit: c20110404-0027587438				

Related Customers

Customer Name: SHOKOUH AZAM SHAFIEE AZAD	Account Relationship: Sole Owner
---	-------------------------------------

Checking/Savings Statement Mailing Information

Customer(s) Listed on Statement: SHOKOUH AZAM SHAFIEE AZAD	Statement Mailing Address: 7117 NATELLI WOODS LN	
	Address Line 2: 	
	City: BETHESDA	State: MD
	ZIP/Postal Code: 20817-3927	Country: US



Consumer Account Application

Customer 1 Information

Customer Name: SHOKOUH AZAM SHAFIEE AZAD		Street Address: 7117 NATELLI WOODS LN	
Account Relationship: Sole Owner		Address Line 2:	
Taxpayer Identification Number (TIN): 220-55-3780		TIN Type: SSN	Date of Birth: 05/10/1958
Primary ID Type: DLIC		Primary ID Description: S-123-765-079-356	
Primary ID State/Ctry/Prov: MD		Primary ID Issue Date: 03/09/2012	
Secondary ID Type: OTHR DC		Secondary ID Description: WF VISA	
Secondary ID State/Country:		Secondary ID Issue Date: 02/01/2015	
Home Phone: 301/469-6245		Business Phone:	
Current Employer: STUDENT		Previous Street Address:	
Check Reporting: NO RECORD		City: BETHESDA	
Country of Citizenship: US		State: MD	
		ZIP/Postal Code: 20817-3927	
		Country: US	
		Time at this address: Year(s) Month(s)	
		Directional Address: (Document when no physical residence, business or alternate street address.)	

Request for Taxpayer Identification Number and Certification

(Substitute Form W-9)

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- UNLESS I HAVE CHECKED ONE OF THE BOXES BELOW, I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the IRS has notified me that I am no longer subject to backup withholding (does not apply to real estate transactions, mortgage interest paid, the acquisition or abandonment of secured property, contributions to an Individual Retirement Arrangement (IRA), and payment other than interest and dividends).
- I am a U.S. person (including a U.S. resident alien). ☐ I am subject to backup withholding ☐ I am exempt from backup withholding

Tax Responsible Customer Name:

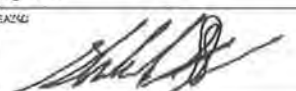
SHOKOUH AZAM SHAFIEE AZAD

Taxpayer Identification Number (TIN):

220-55-3780

TIN Certification Signature

SHOKOUH AZAM SHAFIEE AZAD


☐ Submit manually☐ Signature not required

Date:

03/09/2012

Customer Signatures

Everything I have stated in this application is correct. You are authorized to make any inquiries that you consider appropriate to determine if you should open the account. This may include obtaining a credit report or other report (i.e. information from any motor vehicle department or other state agency) on me. I have received a copy of the applicable account agreement and privacy brochure and agree to be bound by them, including the terms of the Direct Deposit Advance® service described in the Service Agreement and Product Guide and any amendment or addendum (Direct Deposit Advance service currently not available in all states). I also agree to the terms of the dispute resolution program described in the account agreement and the Direct Deposit Advance Service Agreement and Product Guide. Under this program our disputes will be decided before one or more neutral persons in an arbitration proceeding and not by a jury trial or a trial before a judge.



Consumer Account Application

Customer 1 Name

SHOKOUH AZAM SHAFIEE AZAD

Customer 1 Signature

SHOKOUH AZAM SHAFIEE AZAD

☐

Submit manually

☐

Signature not required

Date:

03/09/2012



Business Direct Credit Application

Agreement & Personal Guarantee**WELLS
FARGO**

Banker Name:	Officer/Portfolio Number:	Date:
NOONIK TARVERDIAN	C7627	10/01/2013
Banker Phone:	Store Number:	Banker AU:
310/657-3951	22164	0000807
		Banker MAC:
		E2164-011

Business/Application Information

Business Name:	Application ID:
SAPENE LLC	SVPP000004694760
Credit Application for:	Amount Requested:
Wells Fargo Business Platinum card	\$50,000

Acknowledgment & Customer Signature:

By signing below, I certify that I am an owner, partner, member, shareholder, director, and/or officer of the business named above ("Applicant"). I am authorized to submit this application on behalf of the "Applicant" and that all information and documents provided in connection with this application, including federal and state income tax returns (if any), are true, correct and complete. I further certify that this credit request is for my business only, and that all proceeds will be used solely for business or commercial purposes. I authorize Wells Fargo Bank, N.A. ("Bank") to obtain balance and payoff information and requires verification of payoff on all accounts requiring payoff as a condition of approving this application and to obtain at any time consumer and business reports from and to report credit information to others, including the Internal Revenue Service and state taxing authorities, about me and my business, both in connection with this application as well as any review, extension or renewal of the credit granted pursuant to this application. I also authorize Bank to use such information and to share with its affiliates in order to determine whether the business is qualified for other products and services offered by Bank and its affiliates. I agree to notify Bank promptly of any material change in such information. I acknowledge that (i) this application is subject to final approval of the Applicant and its owners, and that (ii) additional information (e.g., financial statements, tax returns and /or IRS Form 4506-T Request For Transcript of Tax Return) may be required in order for Bank to make a final credit decision. A facsimile of my signature, in any capacity, may be used as evidence of the Applicant's acceptance of these agreements. Note: Except in Arizona, if the business owner is married, a spouse's signature is not required unless he or she is the co-owner of the business. **If the Applicant is a legal entity, all owners listed on this application are asked to sign below and include their titles.**

NON-PROFIT NOTICE AND DISCLAIMER: Not-for-profit organizations are not eligible for the Secured BusinessLine line of credit. If the applicant is a not-for-profit organization recognized by and in good standing with the Internal Revenue Service, the personal guaranty of the signer is not required, and the personal guaranty paragraph below shall have no force or effect.

For Wells Fargo BusinessLine, Wells Fargo Secured BusinessLine, Wells Fargo Equipment Express, Wells Fargo Business Platinum card, Wells Fargo Business Secured card, Wells Fargo Small Business Advantage Line of Credit and Wells Fargo BusinessLoan applicants: By signing below, I agree on behalf of the Applicant to be bound by the terms of the Customer Agreement, Wells Fargo Business Lending Confirmation Letter (where applicable) and other written documentation that will be sent to Applicant and to pay Bank's costs and attorneys' fees in enforcing the Customer Agreement and other written documentation. I further agree that use of any feature of the BusinessLine line of credit, Equipment Express loan, Wells Fargo Business Platinum card, Wells Fargo Business Secured card, Wells Fargo Small Business Advantage line of credit or Wells Fargo BusinessLoan term loan may be used as evidence of the foregoing authorizations, acceptances, and agreements. For the Equipment Express loan, interest charges will start from the date we issue the check to fund the loan(s). For unsecured Wells Fargo Business Platinum card, Wells Fargo BusinessLine, Wells Fargo Equipment Express, Wells Fargo Small Business Advantage Line of Credit and Wells Fargo BusinessLoan, if approved, I agree to accept the actual credit amount granted which may be less than the preferred amount. If the actual credit granted is less than the preferred amount, individual credit lines will be reduced proportionately. For the Wells Fargo Secured BusinessLine and Wells Fargo Business Secured card, I acknowledge that it will be a condition for granting the credit facility that it be secured by an eligible CD/Savings account (Wells Fargo Secured BusinessLine) or deposit account (Wells Fargo Business Secured Card) maintained with Bank in an amount equal to or greater than the actual credit granted. For the Wells Fargo BusinessLoan term loan, I authorize Wells Fargo to distribute the loan proceeds electronically into credit and/or deposit accounts I designate, or to distribute the proceeds via check to the address listed herein. I acknowledge that the check will be valid for only 30 days after issuance, and agree that the Applicant will be held responsible for funds that are received, regardless of who deposits or negotiates the check.

By signing below, I also, **in my individual capacity** (even though I may place a title or other designation next to my signature), jointly and severally unconditionally guarantee and promise to pay to Bank all indebtedness of the Applicant at any time arising under or relating to any credit requested through this application, as well as any extensions, increases or renewals of that indebtedness. As guarantor, I waive (i) any requirement that Bank (A) proceed against Applicant or any other person; (B) marshal assets or proceed against or exhaust any security held from any Applicant or any other person; (C) give notice of the terms, time and place of any public or private sale or other disposition of personal property security held from any of the Applicants or any other person; (D) take any other action or pursue any other remedy in Bank's power; or (E) make any presentment, demand, protest, notice of protest, and notice of non-payment hereunder or in connection with any obligations or evidences of indebtedness held by Bank as security for or which constitute in whole or in part the Indebtedness guaranteed hereunder; (ii) any defense arising by reason of any defense of the Applicant or other guarantor; and (iii) the right to require Bank to proceed against the Applicant or any other guarantor, to pursue any remedy in connection with the guaranteed indebtedness, or to notify guarantor of any additional indebtedness incurred by the Applicant, or of any changes in the Applicant's financial condition. I also authorize Bank, without notice or prior consent, to (i) extend, modify, compromise, accelerate, renew, increase

Manual Submission Instructions:
Fax all pages of the signed form to
Business Direct at 1-866-814-7729.
Scanner enabled store: should scan



Acknowledgment & Customer Signature (Continued):

or otherwise change the terms of the guaranteed indebtedness; (ii) proceed against one or more guarantors without proceeding against the Applicant or another guarantor; and (iii) release or substitute any party to the indebtedness or this guaranty; and (iv) take and hold security for the payment of this Guaranty or the Indebtedness of Applicant or any portion thereof, and exchange, enforce, waive, subordinate or release any such security; (c) apply such security and direct the order or manner of sale thereof, including without limitation, a non-judicial sale permitted by the terms of the controlling security agreement, as Bank in its discretion may determine, and Guarantor hereby waives any provision of law regarding application of payments which specifies otherwise. I agree (i) I will pay Bank's costs and attorneys' fees in enforcing this guaranty (ii) this guaranty will be governed by South Dakota law; and (iii) this guaranty shall benefit Bank and its successors and assigns; and (iv) an electronic facsimile of my signature, in any capacity, may be used as evidence of my agreement to the terms of this guaranty.

Optional Credit Protection Program: This program will cancel debt on your *BusinessLine* and/or *Secured BusinessLine* if you are unable to work due to a major event as described in the Terms and Conditions for the Credit Protection program that will be provided to you. The debt cancellation will be a fixed benefit payment equal to 5% of the balance plus the Credit Protection service fee on the statement immediately following the covered event. It is not a waiver of any amounts due on your credit account(s). You agree to pay the monthly Credit Protection fees (\$0.35/\$100 of average daily balance) as charged based on the average daily balance for the Primary Account and all Linked accounts. If Credit Protection fees are not paid each month, fees will become part of the account balance and interest will accrue. In order to be eligible for debt cancellation, you must have met the eligibility requirements and be enrolled for 30 days before the benefit amount is requested and approved. Once you have enrolled, you will receive a complete Terms and Conditions for the Credit Protection Program. Please read it and keep for future reference.

Telephone Monitoring And Contacting You: From time to time Bank may monitor and record telephone calls regarding your Account to assure the quality of our service. You agree, in order for Bank to service the Account or to collect any amounts you may owe, that we may from time to time make calls and send text messages to you, using prerecorded/artificial voice messages and/or through the use of an automatic dialing device, at any telephone number associated with your account, including mobile telephone numbers that could result in charges to you. You also expressly consent to Bank sending email messages regarding your Account to your email address.

New Account Identification Requirements: To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires financial institutions to obtain, verify, and record information that identifies each person (individuals and businesses) who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Owner/Guarantor/Signer 1 Name

PEGAH SADRHASHEMINEJAD


Position/Title:

partner

Customer Number (ECN):

228421802054710

Owner/Guarantor/Signer 1 Signature


☐ Submit manually☐ Signature not required

Date:

10/01/2013

Owner/Guarantor/Signer 2 Name

ALI SADR

Position/Title:

partner

Customer Number (ECN):

700499054641634

Owner/Guarantor/Signer 2 Signature


☐ Submit manually☐ Signature not required

Date:

10/01/2013

Manual Submission Instructions:

Fax all pages of the signed form to
Business Direct at 1-866-814-7729.
Scanner enabled store: should scan



2W02-000596865296-02



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From January 25, 2010 to February 25, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$0.00
Payments	- \$0.00
Other Credits	- \$775.40
Purchases/Debits	+ \$838.99
Balance Transfers	+ \$0.00
Cash Advances	+ \$0.00
Past Due Amount	\$0.00
Fees Charged	+ \$0.00
Interest Charged	+ \$0.00
New Balance	\$63.59
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$9,936.41
Statement Closing Date	February 25, 2010
Days in Billing Cycle	31

Payment Information					
New Balance	\$63.59				
Minimum Payment Due	\$15.00				
Payment Due Date	March 22, 2010				
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.					
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:					
If you make no additional charges using this card and each month you pay...	<table> <tr> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum Payment</td> <td> 5 Months \$65 </td> </tr> </table>	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum Payment	5 Months \$65
You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...				
Only the minimum Payment	5 Months \$65				
If you would like information about credit counseling services call in 1-866-569-2227.					

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
01/26/10	02/03/10	RETAIL CREDIT ADJUSTMENT		0589-03FEB10 (01-01)000	-\$160.00
01/26/10	02/03/10	RETAIL CREDIT ADJUSTMENT		0590-03FEB10 (01-01)000	-\$615.40
Total Payment For This Period					-\$775.40
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
01/26/10	01/29/10	REVOLVE CLOTHING.COM LA MIRADA CA		MT100280103000010200272	\$160.00
01/26/10	01/29/10	UNITED SAN ANTONIO TX NAME: SADR/NEGARIN CTY OF ORGN: ROC TRVL DT: 020510 CTY DEST: IAD SVC PRVDR: UA FARE TYPE: E STOPOVER: O		MT100280105000010206136	
Transaction Total					\$615.40
02/18/10	02/20/10	TALBERT'S ICE & BEVERA BETHESDA MD		MT100510104000010219616	\$63.59
Total Purchases For This Period					\$838.99

Detach and return bottom portion with your payment.

140830 3 27 0000000411 G STMT11 D 6 4990 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$63.59
 Minimum Payment Due \$15.00
 Payment Due Date 03/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3827



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



545198466428228000001500000063592

**GOVERNMENT
 EXHIBIT
 495A
 18 Cr. 224 (AJN)**



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From January 25, 2010 to February 23, 2010

Page 2 of 2

Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2010 Totals Year to Date				
Total fees charged in 2010				\$0.00
Total interest charged in 2010				\$0.00

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	4,324
Points	839
Bonus Points	839
Total Points	6,202

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 25, 2010 to March 26, 2010

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$63.59
Payments	-	\$850.36
Other Credits	-	\$0.00
Purchases/Debits	+	\$968.76
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$181.99
Revolving Credit Limit		\$10,000.00
Revolving Credit Available		\$9,818.01
Statement Closing Date		March 26, 2010
Days in Billing Cycle		29

Payment Information	
New Balance	\$181.99
Minimum Payment Due	\$15.00
Payment Due Date	April 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	13 Months	\$192

If you would like information about credit counseling services call in 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297 -1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions**Payments>Returns/Credits**

Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
03/09/10	03/10/10	PAYMENT - THANK YOU	6345198006801NLDK57WKJG	-\$850.36
Total Payment For This Period				-\$850.36

Purchases/Debits

Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
03/01/10	03/02/10	Fraud Balance Transfer		3168-02MAR10 (01-01)000	\$775.40
03/01/10	03/03/10	MADISON DELI MCLEAN VA		MT100620104000010206758	\$6.70
03/03/10	03/05/10	DC PARKING METERS WASHINGTON DC		MT100640105000010193060	\$1.92
03/03/10	03/05/10	DC PARKING METERS WASHINGTON DC		MT100640105000010193064	\$2.75
03/11/10	03/12/10	AMOOS HOUSE OF KABOB MCLEAN VA		MT100710104000010213735	\$98.00
03/11/10	03/13/10	TECHARMOUR MCCLAIN VA		MT100720103000010213438	\$83.99
Total Purchases For This Period					\$968.76

Fees

Trans Date	Post Date	Description of Fees	Reference Number	Amount
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Detach and return bottom portion with your payment.

140830 3 27 0000000411 G STMT11 D 6 19683 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$181.99
 Minimum Payment Due \$15.00
 Payment Due Date 04/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 25, 2010 to March 26, 2010

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2010 Totals Year to Date	
Total fees charged in 2010	\$0.00
Total interest charged in 2010	\$0.00

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	6,202	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	34	
Bonus Points	34	
Total Points	6,270	

Customer News	
Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 26, 2010 to April 27, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$181.99
Payments	\$3,440.13
Other Credits	\$0.00
Purchases/Debits	\$6,826.20
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$3,568.06
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$6,431.94
Statement Closing Date	April 27, 2010
Days in Billing Cycle	32

Payment Information	
New Balance	\$3,568.06
Minimum Payment Due	\$36.00
Payment Due Date	May 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	18 Years	\$6,139
\$115	3 Years	\$4,144 (Savings = \$1,995)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions**Payments/Returns/Credits**

Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
04/19/10	04/19/10	PAYMENT - THANK YOU	6545198010901KK2XZGN985	-\$3,440.13
Total Payment For This Period				-\$3,440.13

Purchases/Debits

Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/04/10	04/06/10	MADINAT JUM - F&B DUBAI UAE		MT100960105000010216811	\$98.57
		04/04/10 362.00 AED			
04/06/10	04/07/10	COSTA DUBAI UAE		MT100970108000010163207	\$7.62
		04/06/10 28.00 AED			
04/07/10	04/08/10	COSTA DUBAI UAE		MT100980101000010211895	\$7.62
		04/07/10 28.00 AED			
04/07/10	04/09/10	EMIRATES DUBAI ARE		MT100990101000010069755	
		NAME: SADRHASHEMINEJAD/SEY			
		CTY OF ORGN: DXB TRVL DT: 041011			
		CTY DEST: GRU SVC PRVDR: EK			

Detach and return bottom portion with your payment.

140830 3 27 0000000411 G STMT1 D 6 5656 PME1

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$3,568.06
 Minimum Payment Due \$36.00
 Payment Due Date 05/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



545198466428228000003600003568064



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 26, 2010 to April 27, 2010

Page 2 of 3

		FARE TYPE: Y STOPOVER:			
		Transaction Total			\$1,863.65
		04/07/10 6845.00 AED			
		NAME: SADRHASHEMINEJAD/SEY			
		CTY OF ORGN: DXB TRVL DT: 041011			
		CTY DEST: GRU SVC PRVDR: EK			
		FARE TYPE: Y STOPOVER:			
		Transaction Total			\$0.00
04/09/10	04/10/10	THRIFTY CAR RENTAL DUBAI UAE	MT101000100000010230725		\$92.95
		04/09/10 341.32 AED			
04/06/10	04/12/10	WWW.SKYPE.COM INTERNET LUX	MT101020099000010225536		\$12.95
04/10/10	04/12/10	TAM 03054775997 TX	MT101020098000010775928		
		NAME: SADR HASHEMI NEJAD/S			
		CTY OF ORGN: GRU TRVL DT: 041510			
		CTY DEST: CCS SVC PRVDR: JJ			
		FARE TYPE: H STOPOVER:			
		Transaction Total			\$512.00
04/12/10	04/13/10	93 V V SPP SAO PAULO BRA	MT101030107000010181151		\$588.37
		04/12/10 1038.00 BRL			
04/14/10	04/15/10	GALETOS-WIR LJ 07 SAO PAULO BRA	MT101050107000010160059		\$74.41
		04/14/10 129.58 BRL			
04/22/10	04/22/10	HOTELS.COM US 800-219-4606 WA	MT101120109000010152249		\$219.83
04/21/10	04/23/10	PROGRESSIVE INS 800-888-7764 OH	MT101130103000010226070		\$521.66
04/22/10	04/24/10	LIAT 1974 LIMITED Without Addre ATG	MT101140099000010228702		\$78.20
04/24/10	04/26/10	HOTELS.COM US 800-219-4606 WA	MT101160101000010789866		\$160.00
04/24/10	04/26/10	HOTELS.COM US 800-219-4606 WA	MT101160101000010789868		\$581.91
04/24/10	04/26/10	BWIA INTERNET NY	MT101160101000010820359		
		NAME: S. SADRHASHEMI			
		CTY OF ORGN: CCS TRVL DT: 042210			
		CTY DEST: POS SVC PRVDR: BW			
		FARE TYPE: Y STOPOVER:			
		Transaction Total			\$482.10
04/24/10	04/26/10	CARIBBEAN DESINGS INC ST KITTS KNA	MT101160104000010241362		\$64.00
04/24/10	04/26/10	DUTY FREE PLAZA BASSETERRE KNA	MT101160104000010241364		\$180.00
04/21/10	04/27/10	WWW.SKYPE.COM INTERNET LUX	MT101170102000010221373		\$10.00
04/22/10	04/27/10	ALLIED HOTELS LTD PORT OF SPAIN TTO	MT101170100000010207132		\$35.46
04/23/10	04/27/10	LIAT 1974 LIMITED Without Addre ATG	MT101170102000010224353		\$395.40
04/24/10	04/27/10	MIDEASTA 0767884750 Beirut NY	MT101170101000010098698		
		NAME: SADR HASHEMI NEJAD/S			
		CTY OF ORGN: LHR TRVL DT: 042910			
		CTY DEST: BEY SVC PRVDR: ME			

140830 27 0000000411 G STMT1 D 6 5636PMEI



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 26, 2010 to April 27, 2010

Page 3 of 3

FARE TYPE: K STOPOVER:				
Transaction Total				\$839.50
Total Purchases For This Period				\$6,826.20
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2010 Totals Year to Date				
Total fees charged in 2010			\$0.00	
Total interest charged in 2010			\$0.00	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	6,270
Points	6,827
Bonus Points	6,827
Total Points	19,924

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2010 to May 28, 2010

Page 1 of 4

Summary of Account Activity		
Previous Balance		\$3,568.06
Payments	-	\$4,590.85
Other Credits	-	\$1,110.31
Purchases/Debits	+	\$8,521.97
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$6,388.87
Revolving Credit Limit		\$10,000.00
Revolving Credit Available		\$3,611.13
Statement Closing Date		May 28, 2010
Days in Billing Cycle		31

Payment Information	
New Balance	\$6,388.87
Minimum Payment Due	\$64.00
Payment Due Date	June 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	23 Years	\$11,308
\$206	3 Years	\$7,420 (Savings = \$3,888)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions**Payments/Returns/Credits**

Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
05/01/10	05/01/10	PAYMENT - THANK YOU	65451980121013CZP1XV59	-\$4,590.85
05/03/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230107000010130935	-\$320.81
05/13/10	05/14/10	MIDEASTA 0767884750 Beirut NY	MT101340103000010072939	-\$789.50
Total Payment For This Period				-\$5,701.16

Purchases/Debits

Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
04/23/10	04/28/10	PIZZA BOYS - DELI PIARCO TTD		MT101180100000010228625	\$5.69
	04/23/10	36.00 TTD			
04/28/10	04/28/10	HOTELS.COM US 800-219-4606 WA		MT101180108000010158751	\$173.34
04/24/10	04/29/10	MARRIOTT ST KITTS KNA		MT101190101000010073322	
		MRCH INV#: 000005451			
		ARRVL DT: 042410 DPRT DT: 042410			
		MRCH PH: 8694661200			
		PROPERTY PH: 8694661200			
Transaction Total					\$15.50

Detach and return bottom portion with your payment.

140830 3 27 0000000411 G STMT11 D 6 11639 PME1

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$6,388.87
 Minimum Payment Due \$64.00
 Payment Due Date 06/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2010 to May 28, 2010

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04/24/10	04/29/10	MARRIOTT ST KITTS KNA	MT101190101000010073323	
		MRCH INV#: 000005451		
		ARRVL DT: 042410 DPRT DT: 042410		
		MRCH PH:8694661200		
		PROPERTY PH: 8694661200		
		Transaction Total		\$6.00
04/25/10	04/29/10	MARRIOTT ST KITTS KNA	MT101190101000010073321	
		MRCH INV#: 000005451		
		ARRVL DT: 042510 DPRT DT: 042510		
		MRCH PH:8694661200		
		PROPERTY PH: 8694661200		
		Transaction Total		\$26.50
04/27/10	04/29/10	MIDEASTA 0767885370 Beirut NY	MT101190101000010071741	
		NAME: SADR HASHEMI NEJAD/S		
		CTY OF ORGN: LHR TRVL DT: 042910		
		CTY DEST: BEY SVC PRVDR: ME		
		FARE TYPE: Q STOPOVER:		
		Transaction Total		\$593.50
04/29/10	04/30/10	The Season's Geneve 15 CHE	MT101200102000010073140	\$118.89
		04/29/10 129 00 CHF		
04/29/10	04/30/10	Gros Porteur CHGD Geneve CHE	MT101200102000010073143	\$83.37
04/29/10	05/01/10	MARRIOTT ST.KITTS KNA	MT101210100000010076130	
		MRCH INV#: 000005451		
		ARRVL DT: 042510 DPRT DT: 042910		
		MRCH PH:8694661200		
		PROPERTY PH: 8694661200		
		Transaction Total		\$358.80
04/27/10	05/03/10	WWW.SKYPE.COM INTERNET LUX	MT101230100000010175172	\$10.00
04/27/10	05/03/10	WWW.SKYPE.COM INTERNET LUX	MT101230100000010175173	\$10.00
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010773289	\$145.31
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010773290	\$1,769.08
05/02/10	05/03/10	HOTELS.COM US 800-219-4606 WA	MT101230099000010773292	\$554.75
05/03/10	05/04/10	THE COPTHORNE TARA LONDON GBR	MT101240102000010231948	\$22.83
		05/03/10 15,00 GBP		
05/06/10	05/06/10	HOTELS.COM US 800-219-4606 WA	MT101260108000010170403	\$170.16
05/05/10	05/07/10	Hôtel de la Paix Genève CHE	MT101270102000010063450	\$3,697.33
		05/05/10 4102 00 CHF		
05/03/10	05/10/10	WWW.SKYPE.COM INTERNET LUX	MT101300100000010892747	\$12.95
04/23/10	05/11/10	ROYAL CASTLE LI PIARCO TTO	MT101310101000010251814	\$4.69
		04/23/10 29.50 TTD		
05/14/10	05/17/10	BETTER LIFE DUBAI UAE	MT101370098000010831792	\$135.86
		05/14/10 499 00 AED		



HSBC PREMIER WORLD MASTERCARD

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 HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2010 to May 28, 2010

05/15/10	05/17/10	RIMAL SALOON DUBAI UAE	MT101370098000010831812	\$20.42
		05/15/10 75.00 AED		
05/15/10	05/17/10	MASSIMO DUTTI-FAZA TRA DUBAI UAE	MT101370101000010247246	\$51.46
		05/15/10 189.00 AED		
05/19/10	05/20/10	SANAM R.A.C - RTA FINE DUBAI ARE	MT101400103000010216582	\$50.38
		05/19/10 185.00 AED		
05/19/10	05/20/10	SANAM RENT A CAR DUBAI ARE	MT101400103000010216583	\$350.74
		05/19/10 1288.00 AED		
05/19/10	05/20/10	DRIFTWOOD BASSETTERRE KNA	MT101400103000010220478	\$34.76
		05/19/10 93.45 XCD		
05/20/10	05/21/10	HALCYON COVE HOTEL ANTIGUA ATG	MT101410110000010167808	
		MRCH INV#: 000005451		
		ARRVL DT: 052010 DPRT DT: 052010		
		MRCH PH:8094620271		
		PROPERTY PH: 8094620271		
		Transaction Total		\$49.29
		05/20/10 132.50 XCD		
		MRCH INV#: 000005451		
		ARRVL DT: 052010 DPRT DT: 052010		
		MRCH PH:8094620271		
		PROPERTY PH: 8094620271		
		Transaction Total		\$0.00
05/27/10	05/28/10	SANAM R.A.C - RTA FINE DUBAI ARE	MT101480103000010240727	\$50.37
		05/27/10 185.00 AED		
		Total Purchases For This Period		\$8,521.97
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
		Description of Interest Charge		Amount
		INTEREST CHARGE ON CASH ADVANCES		\$0.00
		INTEREST CHARGE ON PURCHASES		\$0.00
		INTEREST CHARGE ON BALANCE TRANSFERS		\$0.00
		Total Interest For This Period		\$0.00
2010 Totals Year to Date				
Total fees charged in 2010			\$0.00	
Total interest charged in 2010			\$0.00	

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2010 to May 28, 2010

Page 4 of 4

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
<i>v=Variable Rate</i>			

HSBC PREMIER REWARDS Summary		
Previous Points	19,924	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	7,411	
Bonus Points	7,411	
Total Points	34,746	

Customer News
Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From May 28, 2010 to June 27, 2010

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$6,388.87
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$2,379.29
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$64.00
Fees Charged	+	\$35.00
Interest Charged	+	\$66.46
New Balance		\$8,869.62
Revolving Credit Limit		\$10,000.00
Revolving Credit Available		\$1,130.38
Statement Closing Date		June 27, 2010
Days in Billing Cycle		30

Payment Information	
New Balance	\$8,869.62
Minimum Payment Due	\$255.00
Payment Due Date	July 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	26 Years	\$15,716
\$286	3 Years	\$10,301 (Savings = \$5,415)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

Transactions

Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
05/29/10	05/31/10	SANAM RENT A CAR DUBAI ARE		MT10151010000010249221	\$272.27
		05/29/10 1000.00 AED			
05/29/10	05/31/10	SANAM RENT A CAR DUBAI ARE		MT10151010000010249222	\$128.49
		05/29/10 471.92 AED			
06/05/10	06/07/10	TAM 03054775997 GA		MT101580101000010854408	
		NAME: SADRHASHEMINEJAD/SEY			
		CTY OF ORGN: CCS TRVL DT: 060610			
		CTY DEST: GRU SVC PRVDR: JJ			
		FARE TYPE: E STOPOVER: O			
		Transaction Total			\$1,120.50
06/06/10	06/07/10	SANAM R A C SALIK DUBAI ARE		MT101580103000010252949	\$138.86
		06/06/10 510.00 AED			
06/03/10	06/09/10	WWW.SKYPE.COM INTERNET LUX		MT101600102000010243624	\$12.95

Detach and return bottom portion with your payment.

140830 5 27 0000000411 G STMTH D 6 5904 PME1

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$8,869.62
 Minimum Payment Due \$255.00
 Payment Due Date 07/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140
 AMOUNT
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HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From May 28, 2010 to June 27, 2010

Page 2 of 2

06/15/10	06/16/10	ERMENEGILDO ZEGNA BRA	SAC PAULO	MT101670103000010230399	\$657.89
		06/15/10	1185.00 BRL		
06/22/10	06/24/10	HILTON CURACAO-FRNT DS WILLEMSTAD ANT		MT101750102000010225871	\$48.33
Total Purchases For This Period					\$2,379.29
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
06/22/10	06/22/10	LATE CHARGE ASSESSMENT		10000004110000999647120	\$35.00
Total Fees For This Period					\$35.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$66.46
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$66.46
2010 Totals Year to Date					
Total fees charged in 2010				\$35.00	
Total interest charged in 2010				\$66.46	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$8,093.47	\$66.46
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	34,746
Points	2,539
Bonus Points	2,539
Total Points	39,824

Get something special for someone special. Use your Rewards Points toward a gift card.
 Call 1-888-662-(HSBC) 4722 for details.

Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From June 27, 2010 to July 28, 2010

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$8,869.62
Payments	-	\$16,108.66
Other Credits	+	\$0.00
Purchases/Debits	+	\$11,004.36
Balance Transfers	+	\$0.00
Cash Advances	+	\$8.08
Past Due Amount		\$0.00
Fees Charged	+	\$5.00
Interest Charged	+	\$0.09
New Balance		\$3,770.41
Revolving Credit Limit		\$10,000.00
Revolving Credit Available		\$6,229.59
Statement Closing Date		July 28, 2010
Days in Billing Cycle		31

Payment Information

New Balance	\$3,770.41
Minimum Payment Due	\$38.00
Payment Due Date	August 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about .	And you will end up paying an estimated total of...
Only the minimum Payment	19 Years	\$6,510
\$122	3 Years	\$4,379 (Savings = \$2,131)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
07/11/10	07/12/10	PAYMENT - THANK YOU			65451980192017V7HQS9HVD	-\$8,882.57	
07/26/10	07/26/10	PAYMENT - THANK YOU			65451980207013Q3QBRWJZY	-\$7,226.09	
Total Payment For This Period						-\$16,108.66	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
07/03/10	07/09/10	WWW.SKYPE.COM	INTERNET			MT101900102000010090886	\$12.95
07/14/10	07/15/10	TRAVELEX & CO. LLC	MUSCAT	MCT		MT101960102000010071740	\$8.08
	07/22/10	450.00	TRY				
07/22/10	07/23/10	CESME DALYAN KORFEZ RE IZMIR	TUR			MT102040103000010086069	\$296.01
07/22/10	07/23/10	TUVAL SANAT GALERISI	IZMIR	TUR		MT102040103000010086074	\$402.58
07/22/10	07/23/10	MP/CESME ECZANESI	IZMIR	TUR		MT102040104000010236200	\$14.14
	07/22/10	20.28	TRY				

Detach and return bottom portion with your payment.

140830 J 27 0000000411 G STMT11 D 6 6040 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$3,770.41
Minimum Payment Due \$38.00
Payment Due Date 08/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
ENCLOSED

HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



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7117 NATELLI WOODS LN
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545198466428228000003800003770419



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From June 27, 2010 to July 28, 2010

Page 2 of 2

07/22/10	07/24/10	IZMIR CESME MARINA-CAR IZMIR TUR	MT102050101000010083546	\$13.36
07/22/10	07/24/10	IZMIR CESME MARINA-CAR IZMIR TUR	MT102050101000010083547	\$467.81
07/23/10	07/24/10	TAKSIM OTELCILIK - RAD IZMIR TUR	MT102050101000010083556	\$6,019.11
	07/25/10	487.50 TRY		
07/25/10	07/26/10	MARINA YACHT CLUB MUGLA TUR	MT102070104000010259114	\$322.46
07/27/10	07/28/10	MARINA YACHT CLUB MUGLA TUR	MT102090103000010223872	\$106.77
07/27/10	07/28/10	KEMPINSKI AYSIR TURZA MUGLA TUR	MT102090103000010223875	\$3,341.09
Total Purchases For This Period				\$11,004.36
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
07/15/10	07/15/10	CASH FEE FINANCE CHARGE	10000004110000999624150	\$5.00
Total Fees For This Period				\$5.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.09
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.09
2010 Totals Year to Date				
Total fees charged in 2010			\$40.00	
Total interest charged in 2010			\$66.55	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$4.93	\$0.09
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	39,824	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	10,996	
Bonus Points	10,996	
Total Points	61,816	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From July 28, 2010 to August 27, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$3,770.41
Payments	\$7,170.41
Other Credits	\$0.00
Purchases/Debits	\$8,693.57
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,293.57
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$4,706.43
Statement Closing Date	August 27, 2010
Days in Billing Cycle	30

Payment Information	
New Balance	\$5,293.57
Minimum Payment Due	\$53.00
Payment Due Date	September 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	22 Years	\$9,301
\$171	3 Years	\$6,148 (Savings = \$3,153)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
07/30/10	07/30/10	PAYMENT - THANK YOU		6545198021101RL9PY59SBZ	-\$3,770.41
07/30/10	07/31/10	PAYMENT THANK YOU		45451980211014126210693	-\$3,400.00
Total Payment For This Period					-\$7,170.41
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		07/29/10 3888 30 TRY			
07/29/10	07/30/10	FERI OTELCILIK VE TURI ISTANBUL TUR		MT102110103000010083694	\$2,586.85
07/29/10	07/30/10	THY - WWW.THY.COM ISTANBUL TUR		MT102110103000010084703	\$734.88
07/29/10	07/30/10	THY-DIS HAT SATIS OFIS ISTANBUL TUR		MT102110103000010084706	\$130.40
07/30/10	08/02/10	HOTEL GALLES MILANO ITA		MT102140102000010831119	\$149.51
		07/30/10 84.00 CHF			
07/30/10	08/03/10	Cafe Rest Toutoune ANDERMATT CHE		MT102150103000010238660	\$80.87

Detach and return bottom portion with your payment.

148830 5 27 000000411 0 STMT11 D 6 12471 PMEI

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$5,293.57
Minimum Payment Due \$53.00
Payment Due Date 09/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
ENCLOSED

ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



545198466428228000005300005293575



HSBC PREMIER WORLD MASTERCARD

 HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From July 28, 2010 to August 27, 2010

Page 2 of 3

07/31/10	08/03/10	Hotel Hoefli	ALTDORFUR	CHE	MT102150103000010238666	\$163.66
07/31/10	08/03/10	The River House	ANDERMATT	CHE	MT102150103000010238674	\$413.84
08/01/10	08/03/10	Hotel Allegra	Kloten	CHE	MT102150104000010085021	\$120.34
07/31/10	08/05/10	SWISS AIR	SAN ANTONIO	NY	MT102170104000010229392	
NAME: SADR HASHEMI/ALI						
CTY OF ORGN: ZRH TRVL DT: 080110						
CTY DEST: DXB SVC PRVDR: LX						
FARE TYPE: STOPOVER:						
Transaction Total						\$1,883.90
08/04/10	08/05/10	PFENDT AIRPORT OPTIC	FRANKFURT	DEU	MT102170110000010175862	\$221.99
08/03/10	08/09/10	SKYPE	44870835190	GBR	MT102210101000010899197	\$12.95
08/15/10	08/16/10	PROGRESSIVE INS	800-888-7764	OH	MT102280102000010265472	\$1,198.00
	08/19/10	45 00 TRY				
08/19/10	08/20/10	D\$DEM COLOR	KADIK#Y/\$\$STAN	TUR	MT102320104000010260429	\$30.18
	08/20/10	1250.00 TRY				
08/20/10	08/23/10	IZGE TURIZM ORG.	ISTANBUL	TUR	MT102350100000010839097	\$829.57
	08/24/10	95 00 TRY				
08/24/10	08/25/10	DOIU@ CENTER	KADIK#Y/\$\$STAN	TUR	MT102370103000010253445	\$62.87
08/24/10	08/25/10	DOIU@ CENTER	KADIK#Y/\$\$STAN	TUR	MT102370103000010253446	\$62.87
	08/24/10	16.61 TRY				
08/24/10	08/26/10	A.T.U TURIZM/GIRIS A3	ISTANBUL	TUR	MT102380102000010064501	\$10.89
Total Purchases For This Period						\$8,693.57
Fees						
Trans Date	Post Date	Description of Fees			Reference Number	Amount
Interest Charged						
Description of Interest Charge						Amount
INTEREST CHARGE ON CASH ADVANCES						\$0.00
INTEREST CHARGE ON PURCHASES						\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS						\$0.00
Total Interest For This Period						\$0.00
2010 Totals Year to Date						
Total fees charged in 2010					\$40.00	
Total interest charged in 2010					\$66.55	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From July 28, 2010 to August 27, 2010

Page 3 of 3

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
<i>v=Variable Rate</i>			

HSBC PREMIER REWARDS Summary			
Previous Points	61,816	If you are in a giving mood, consider using your Rewards Points toward a charity donation, green rewards or a gift card for someone special.	
Points	8,695		
Bonus Points	8,695		
Total Points	79,206		

Customer News
Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your mantle. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 27, 2010 to September 27, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,293.57
Payments	- \$0.00
Other Credits	- \$0.00
Purchases/Debits	+ \$2,191.61
Balance Transfers	+ \$0.00
Cash Advances	+ \$0.00
Past Due Amount	\$53.00
Fees Charged	+ \$25.00
Interest Charged	+ \$58.86
New Balance	\$7,569.14
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$2,430.86
Statement Closing Date	September 27, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$7,569.14
Minimum Payment Due	\$213.00
Payment Due Date	October 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	24 Years	\$13,357
\$244	3 Years	\$8,791 (Savings = \$4,566)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

Transactions

Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		08/27/10 2200 92 TRY			
08/27/10	08/28/10	ISTANBUL MARRIOTT HOTE ISTANBUL TUR		MT102400102000010242437	\$1,451.03
09/03/10	09/08/10	SKYPE 44870835190 GBR		MT102510102000010092566	\$12.95
		09/12/10 228 56 VEF			
09/12/10	09/14/10	HOTEL TAMANACO CARACAS 111		MT102570104000010236042	\$53.29
		09/21/10 101,00 EUR			
09/21/10	09/22/10	ARMANI JEANS 126 MILANO ITA		MT102650110000010180486	\$132.38
09/21/10	09/22/10	SALVATORE FERRAGAM 100 MILANO ITA		MT102650110000010180490	\$255.59
		09/23/10 215,00 EUR			
09/23/10	09/24/10	Adventure & Casual Flughafen Wie AUT		MT102670104000010243644	\$286.37
Total Purchases For This Period					\$2,191.61

Detach and return bottom portion with your payment.

140830 3 27 000000411 G STMT11 D 6 6093 PMEI

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$7,569.14
 Minimum Payment Due \$213.00
 Payment Due Date 10/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



545198466428228000021300007569147



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 27, 2010 to September 27, 2010

Page 2 of 2

Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
09/22/10	09/22/10	LATE CHARGE ASSESSMENT	10000004110000999646020	\$25.00
Total Fees For This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$58.96
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$58.96
2010 Totals Year to Date				
Total fees charged in 2010			\$65.00	
Total interest charged in 2010			\$125.51	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$6,949.14	\$58.96
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	79,206
Points	2,191
Bonus Points	1,451
Total Points	82,848

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2010 to October 28, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$7,569.14
Payments	\$7,569.14
Other Credits	\$0.00
Purchases/Debits	\$5,664.36
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$5,664.36
Revolving Credit Limit	\$10,000.00
Revolving Credit Available	\$4,335.64
Statement Closing Date	October 28, 2010
Days in Billing Cycle	31

Payment Information	
New Balance	\$5,664.36
Minimum Payment Due	\$57.00
Payment Due Date	November 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee from \$15.00 to \$35.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	22 Years	\$9,980
\$183	3 Years	\$6,579 (Savings = \$3,401)

If you would like information about credit counseling services call 1-866-569-2227

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
09/29/10	09/29/10	PAYMENT - THANK YOU			6545198027201KQVKB39J3F	-\$7,569.14	
Total Payment For This Period						-\$7,569.14	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
		09/28/10	19.00	TRY			
09/28/10	09/29/10	GLORIA JEANS-ATU	ISTANBUL	TUR		MT102720102000010086938	\$12.94
09/28/10	09/30/10	A T U TURIZM/GIRIS A3	ISTANBUL	TUR		MT102730103000010089229	\$12.34
		09/30/10	61.20	GBP			
09/30/10	10/01/10	AS GREEK AS IT GET	LONDON SW5			MT102740104000010224915	\$96.57
		GBR					
10/01/10	10/02/10	FOXHALL UROLOGY	WASHINGTON			MT102750103000010205224	\$846.00
		DC					
		10/02/10	268.38	CAD			
10/02/10	10/04/10	MARCEL'S/ZAZOU	TORONTO	ON		MT102770101000010824657	\$260.84

Detach and return bottom portion with your payment.

140830 3 27 0000000411 G STMT11 D 6 6018 PME1

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$5,664.36
 Minimum Payment Due \$57.00
 Payment Due Date 11/22/2010

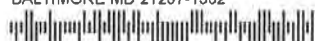
Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



545198466428228000005700005664362



HSBC PREMIER WORLD MASTERCARD

 HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2010 to October 28, 2010

Page 2 of 3

10/03/10	10/04/10	DIMMI TRATTORIA & BAR TORONTO ON	MT102770104000010279743	\$52.88
10/01/10	10/05/10	COLUMBIA EYE ASSOCIQPS WASHINGTON DC	MT102780099000010075391	\$240.00
10/01/10	10/05/10	UNITED PUNE, MAHARAS IL NAME: SADRHASHEMINEJAD/MOHAMMAD CTY OF ORGN: MISC C TRVL DT: 100210 CTY DEST: MISC C SVC PRVDR: UA FARE TYPE: Y STOPOVER: O	MT102780100000010246537	
		Transaction Total		\$66.00
10/04/10	10/05/10	HELENA W RODBARD MD FA ROCKVILLE MD	MT102780106000010172646	\$400.00
10/04/10	10/06/10	WASHINGTON ORTHOPAEDIC CHEVY CHASE MD	MT102790101000010205769	\$183.00
10/04/10	10/06/10	NEPH ASSOC OF N VA QPS FAIRFAX VA	MT102790102000010073990	\$250.00
10/04/10	10/06/10	QUALITY MEATS NEW YORK NY	MT102790103000010243956	\$338.32
10/05/10	10/06/10	AG SOHO NEW YORK NY	MT102790103000010254464	\$538.93
10/06/10	10/07/10	BEST BUY MHT 00002931 ROCKVILLE MD	MT102800110000010185175	\$764.96
10/06/10	10/07/10	YEKTA KABOBIRESTaurant ROCKVILLE MD	MT102800110000010188200	\$61.86
10/07/10	10/08/10	CAPITAL GASTROENTEROLO GERMANTOWN MD	MT102810105000010245628	\$185.00
10/07/10	10/08/10	LABCORP CASH MDP85 GERMANTOWN MD	MT102810105000010248919	\$734.90
	10/09/10	32.00 GBP		
10/03/10	10/11/10	WWW.SKYPE.COM INTERNET LUX	MT102840099000010866321	\$12.95
10/09/10	10/11/10	EXPRESS ONBOARD LONDON W2 GBR	MT102840099000010894669	\$50.76
	10/12/10	769.53 TRY		
10/12/10	10/14/10	MARRIOTT HOTEL ISTANBU ISTANBUL TUR	MT102870104000010243685	\$542.92
	10/21/10	33.00 TTD		
10/21/10	10/23/10	K F C PIARCO PIARCO TTO	MT102960102000010243837	\$5.21
	10/24/10	29.50 TTD		
10/24/10	10/26/10	K F C PIARCO PIARCO TTO	MT102990104000010250116	\$4.66
	10/24/10	21.00 TTD		
10/24/10	10/27/10	RITUALS DEPART/PIARCO TTO	MT103000101000010210461	\$3.32
		Total Purchases For This Period		\$5,664.36
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount

140850 3 27 0000000411 G STMT11 D 6 6018 PMEI



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2010 to October 28, 2010

Page 3 of 3

INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2010 Totals Year to Date	
Total fees charged in 2010	\$65.00
Total interest charged in 2010	\$125.51

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	82,848
Points	5,665
Total Points	88,513

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Buenos Aires. Bangkok. Belgrade. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fees when you use your card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From October 28, 2010 to November 26, 2010

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,664.36
Payments	\$5,675.44
Other Credits	\$0.00
Purchases/Debits	\$510.03
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$498.95
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,001.05
Statement Closing Date	November 26, 2010
Days in Billing Cycle	29

Payment Information	
New Balance	\$498.95
Minimum Payment Due	\$15.00
Payment Due Date	December 22, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	3 Years	\$586

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297 -1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
11/09/10	11/09/10	PAYMENT - THANK YOU			65451980313018FWKDVK5PF	-\$5,675.44	
Total Payment For This Period						-\$5,675.44	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
		10/29/10	8,00 EUR				
10/29/10	10/30/10	WWW.T-MOBILE.DE	BONN	DEU		MT103030102000010064800	\$11.08
11/03/10	11/09/10	WWW.SKYPE.COM	INTERNET			MT103130104000010244707	\$12.95
		LUX					
11/25/10	11/26/10	BAR CAFFE MEDA	MILANO	ITA		MT103300095000010032457	\$486.00
Total Purchases For This Period						\$510.03	
Fees							
Trans Date	Post Date	Description of Fees			Reference Number	Amount	
Interest Charged							
Description of Interest Charge						Amount	
INTEREST CHARGE ON CASH ADVANCES						\$0.00	

Detach and return bottom portion with your payment.

140830 3 27 000000411 G STMITI D 6 12484 PMEI

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$498.95
 Minimum Payment Due \$15.00
 Payment Due Date 12/22/2010

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



545198466428228000001500000498954



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From October 28, 2010 to November 26, 2010

Page 2 of 2

INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2010 Totals Year to Date	
Total fees charged in 2010	\$65.00
Total interest charged in 2010	\$125.51

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	88,513
Points	510
Total Points	89,023

If you are in a giving mood, consider using your Rewards Points toward a charity donation, green rewards or a gift card for someone special.

Customer News

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your mantle. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From November 26, 2010 to December 28, 2010

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$498.95
Payments	\$13,249.49
Other Credits	\$0.00
Purchases/Debits	\$12,735.54
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$15.00
Interest Charged	\$32.75
New Balance	\$32.75
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,467.25
Statement Closing Date	December 28, 2010
Days in Billing Cycle	32

Payment Information	
New Balance	\$32.75
Minimum Payment Due	\$32.75
Payment Due Date	January 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	1 Months	\$33

If you would like information about credit counseling services call in 1-866-569-2227.

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297 -1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
12/27/10	12/27/10	PAYMENT - THANK YOU		65451980361017P3FWHMC6X	-\$13,249.49
Total Payment For This Period					-\$13,249.49
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		12/03/10 8,50 GBP			
12/03/10	12/04/10	RN *REALNETWORKS MUSIC 866-212-1343 GBR		MT103380101000010069239	\$13.37
		12/04/10 69,90 EUR			
12/04/10	12/06/10	MASSIMO DUTTI SA MADRID ESP		MT103400101000010867424	\$92.93
12/04/10	12/07/10	PLUNA-WWW.F 2867940467 Uruguay URY		MT103410103000010092715	
NAME: SADR HASHEMI NEJAD/S CTY OF ORGN: MAD TRVL DT: 120610 CTY DEST: MVD SVC PRVDR: PU FARE TYPE: Q STOPOVER:					
Transaction Total					\$1,331.70

Detach and return bottom portion with your payment.

140830 5 27 0000000411 G STMT1 D 6 3823 PNE1

See reverse side for Important Information

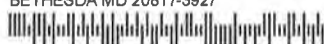


Account Number: 5451-9846-6428-2280
 New Balance \$32.75
 Minimum Payment Due \$32.75
 Payment Due Date 01/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



545198466428228000003275000032750



HSBC PREMIER WORLD MASTERCARD

 HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From November 26, 2010 to December 28, 2010

Page 2 of 3

12/03/10	12/09/10	WWW.SKYPE.COM INTERNET LUX	MT103430104000010303451	\$12.95
	12/10/10	200.00 TRY		
12/10/10	12/11/10	REINA BAR ISTANBUL TUR	MT103450102000010282807	\$133.87
	12/11/10	281.11 TRY		
12/11/10	12/13/10	A.T.U TURIZM/HERMES ISTANBUL TUR	MT103470101000010993112	\$188.16
12/11/10	12/13/10	DUTY FREE SHOP-TUR-YAT BAKIRK#Y/\$STA TUR	MT103470104000010309083	\$549.13
12/11/10	12/13/10	DUTY FREE SHOP-TUR-YAT BAKIRK#Y/\$STA TUR	MT103470104000010309084	\$459.90
	12/13/10	90.40 CHF		
12/13/10	12/14/10	Brasserie Seefeld Zurich CHE	MT103480103000010085023	\$92.70
12/13/10	12/14/10	Restaurant Oepfelcharum Zurich CHE	MT103480103000010085025	\$200.78
12/13/10	12/15/10	MARRIOTT HOTEL ZURICH ZUERICH CHE	MT103490103000010291749	\$200.50
	12/15/10	135.00 CHF		
12/14/10	12/16/10	Restaurant Takumi Genève CHE	MT103500102000010093916	\$430.33
12/14/10	12/16/10	MARRIOTT HOTEL ZURICH ZUERICH CHE	MT103500103000010309988	\$5.20
12/15/10	12/16/10	swissotel le plaza basel CHE	MT103500102000010093909	\$140.33
	12/13/10	577.50 CHF		
		NAME: SADRHASHEMINEJAD/SEY CTY OF ORGN: ZRH TRVL DT: 121410 CTY DEST: GVA SVC PRVDR: LX FARE TYPE: STOPOVER:		
		Transaction Total		\$0.00
12/13/10	12/17/10	SWISS AIR 2123399032 ZURICH CHE	MT103510103000010296167	
		NAME: SADRHASHEMINEJAD/SEY CTY OF ORGN: ZRH TRVL DT: 121410 CTY DEST: GVA SVC PRVDR: LX FARE TYPE: STOPOVER:		
		Transaction Total		\$594.93
12/17/10	12/20/10	NATIONWIDE CREDIT CORP 703-6427500 VA	MT103540100000011051084	\$90.00
	12/22/10	6336.00 TRY		
12/22/10	12/23/10	IZGE TURIZM ORG. ISTANBUL TUR	MT103570104000010307156	\$4,099.38
12/22/10	12/23/10	IZGE TURIZM ORG. ISTANBUL TUR	MT103570104000010307157	\$4,099.38
		Total Purchases For This Period		\$12,735.54
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
12/22/10	12/22/10	LATE CHARGE ASSESSMENT	10000004110000999793050	\$15.00
		Total Fees For This Period		\$15.00
Interest Charged				
		Description of Interest Charge		Amount



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From November 26, 2010 to December 28, 2010

Page 3 of 3

INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$32.75
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$32.75

2010 Totals Year to Date	
Total fees charged in 2010	\$80.00
Total interest charged in 2010	\$158.26

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$3,739.43	\$32.75
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	89,023
Points	12,735
Total Points	101,758

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

We have proactively increased your credit limit to the amount shown in "Revolving Credit Limit" above. If you have any questions or concerns, please call our Premier Service Center at (888) 662-HSBC (4722).

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From December 28, 2010 to January 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$32.75
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$12,731.84
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$32.75
Fees Charged	\$25.00
Interest Charged	\$71.71
New Balance	\$12,861.30
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	January 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$12,861.30
Minimum Payment Due	\$258.75
Payment Due Date	February 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	29 Years	\$23,061
\$415	3 Years	\$14,937 (Savings = \$8,124)

If you would like information about credit counseling services call 1-866-569-2227

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,562.30, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

Transactions					
			Purchases/Debits		
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		12/28/10 2350.00 TRY			
12/28/10	12/29/10	IZGE TURIZM ORG ISTANBUL TUR		MT103630103000010232247	\$1,525.68
		01/03/11 8,50 GBP			
01/03/11	01/04/11	RN *REALNETWORKS MUSIC 866-212-1343 GBR		MT110040105000010071476	\$13.16
		01/09/11 32.90 TRY			
01/09/11	01/10/11	IGG GIDA YATIRIMLARI A ISTANBUL TUR		MT110100102000010132646	\$21.13
		01/10/11 6090.00 TRY			
01/10/11	01/11/11	IZGE TURIZM ORG. ISTANBUL TUR		MT110110104000010226389	\$3,859.80
01/10/11	01/11/11	IZGE TURIZM ORG. ISTANBUL TUR		MT110110104000010226390	\$3,168.97
01/10/11	01/11/11	IZGE TURIZM ORG. ISTANBUL TUR		MT110110104000010226391	\$640.13

Detach and return bottom portion with your payment.

140850 5 27 000000411 G STMT1 D 6 11376 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$12,861.30
 Minimum Payment Due \$258.75
 Payment Due Date 02/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From December 28, 2010 to January 28, 2011

Page 2 of 2

01/10/11	01/11/11	IZGE TURIZM ORG. ISTANBUL TUR	MT110110104000010226392	\$864.49
01/10/11	01/11/11	IZGE TURIZM ORG. ISTANBUL TUR	MT110110104000010226393	\$2,391.84
	01/11/11	365.00 TRY		
01/11/11	01/13/11	DOGA BALIK RESTORANT ISTANBUL TUR	MT110130103000010059844	\$233.69
01/10/11	01/17/11	WWW.SKYPE.COM INTERNET LUX	MT110170099000010130763	\$12.95
Total Purchases For This Period				\$12,731.84
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
01/22/11	01/22/11	LATE CHARGE ASSESSMENT	10000004110000999606150	\$25.00
Total Fees For This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$71.71
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$71.71
2011 Totals Year to Date				
Total fees charged in 2011			\$25.00	
Total interest charged in 2011			\$71.71	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$8,451.83	\$71.71
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	101,758
Points	12,732
Total Points	114,490

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From January 28, 2011 to February 23, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$12,861.30
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$26.58
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$258.75
Fees Charged	+	\$25.00
Interest Charged	+	\$99.10
New Balance		\$13,011.98
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date	February 23, 2011	
Days in Billing Cycle	28	

Payment Information		
New Balance		\$13,011.98
Minimum Payment Due		\$513.75
Payment Due Date		March 22, 2011
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	29 Years	\$23,126
\$420	3 Years	\$15,112 (Savings = \$8,014)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332
Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029
Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

IMPORTANT: Starting March 18, 2011, Accounts with recurring charges (for example, monthly membership fees or bill pays) now require that the credit card be activated. After that date, recurring charges on Accounts that do not have the credit card activated will be declined. If you use your Account for recurring charges, please activate your credit card by calling the Customer Service number on the back of your card.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,741.98, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-724-4967.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
		02/04/11 8.50 GBP			
02/04/11	02/05/11	RN *REALNETWORKS MUSIC 866-212-1343 GBR		MT110360101000010075101	\$13.63
02/10/11	02/15/11	SKYPE 44870835190 GBR		MT110460103000010078135	\$12.95
Total Purchases For This Period					\$26.58
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
02/22/11	02/22/11	LATE CHARGE ASSESSMENT		10000004110000999625170	\$25.00
Total Fees For This Period					\$25.00

Detach and return bottom portion with your payment.

140830 3 A 27 0000000411 0 STMT66 D 6 2022 PMEI

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
New Balance \$13,011.98
Minimum Payment Due \$513.75
Payment Due Date 03/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
ENCLOSED

HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



545198466428228000051375013011980



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From January 28, 2011 to February 25, 2011

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$99.10
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$99.10

2011 Totals Year to Date	
Total fees charged in 2011	\$50.00
Total interest charged in 2011	\$170.81

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$12,930.66	\$99.10
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	114,490	If you are in a giving mood, consider using your Rewards Points toward a charity donation, green rewards or a gift card for someone special.
Points	27	
Total Points	114,517	

Customer News	
Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your mantle. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 25, 2011 to March 28, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$13,011.98
Payments	\$13,036.98
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$25.00
Interest Charged	\$100.20
New Balance	\$100.20
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,399.80
Statement Closing Date	March 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$100.20
Minimum Payment Due	\$100.20
Payment Due Date	April 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	1 Months	\$100

If you would like information about credit counseling services call in 1-866-569-2227.

Questions?

24-Hour Customer Service 1-888-662-4722
 Lost or Stolen Card 1-800-327-4214
 Outside USA Collect 1-716-841-6866
 TDD/Hearing Impaired 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

NOTICE OF CHANGES TO YOUR INTEREST RATE

You have triggered the Penalty APR of 27.24% because we did not receive your minimum payment within 60 days of the due date. As of 05/28/2011, the Penalty APR will apply to all existing balances and new transactions on your account. Any existing promotional rates or plans will be cancelled and the Penalty APR will apply to these transactions as well.

If you make six consecutive on time minimum payments starting with your first payment due after 05/28/2011, your rate will return to the Standard APR or Promotional APR, if applicable. If you do not make these six consecutive on time minimum payments, we may keep the Penalty APR on your account indefinitely.

Important Information

IMPORTANT: Starting March 18, 2011, Accounts with recurring charges (for example, monthly membership fees or bill pays) now require that the credit card be activated. After that date, recurring charges on Accounts that do not have the credit card activated will be declined. If you use your Account for recurring charges, please activate your credit card by calling the Customer Service number on the back of your card.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
03/26/11	03/26/11	PAYMENT - THANK YOU	65451981085015BWP46X2CN	-\$13,036.98	
Total Payment For This Period				-\$13,036.98	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount

Detach and return bottom portion with your payment.

140630 3 27 0000000411 0 STMT66 D 6 2201 PMEI

See reverse side for important information.



Account Number: 5451-9846-6428-2280
 New Balance \$100.20
 Minimum Payment Due \$100.20
 Payment Due Date 04/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140
 AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



545198466428228000010020000100202



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 25, 2011 to March 28, 2011

Page 2 of 2

Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
03/22/11	03/22/11	LATE CHARGE ASSESSMENT	10000004110000999604240	\$25.00
Total Fees For This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$100.20
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$100.20
2011 Totals Year to Date				
Total fees charged in 2011			\$75.00	
Total interest charged in 2011			\$271.01	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$11,809.20	\$100.20
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	114,517
Points	0
Total Points	114,517

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 28, 2011 to April 27, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$100.20
Payments	\$12,962.76
Other Credits	\$0.00
Purchases/Debits	\$25,484.63
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$12,622.07
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	April 27, 2011
Days in Billing Cycle	30

Payment Information	
New Balance	\$12,622.07
Minimum Payment Due	\$127.00
Payment Due Date	May 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about ..	And you will end up paying an estimated total of...
Only the minimum Payment	32 Years	\$40,589
\$517	3 Years	\$18,609 (Savings = \$21,980)

If you would like information about credit counseling services call
 1-866-569-2227

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD
 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA
 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,249.07, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
04/08/11	04/08/11	PAYMENT - THANK YOU			6545198109801HYVMGTFC45L	-\$12,962.76	
Total Payment For This Period						-\$12,962.76	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
		03/29/11	10000.00	TRY			
03/29/11	03/30/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT110890102000010277487	\$6,431.28
03/29/11	03/30/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT110890102000010277488	\$6,431.28
04/11/11	04/12/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT111020104000010289171	\$664.32
04/11/11	04/12/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT111020104000010289172	\$1,992.96
04/11/11	04/12/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT111020104000010289173	\$6,643.19
04/11/11	04/12/11	IZGE TURIZM ORG.	ISTANBUL	TUR		MT111020104000010289174	\$3,321.60
Total Purchases For This Period						\$25,484.63	

Detach and return bottom portion with your payment.

148850 3 27 0000000411 G STMT66 D 6 2143 PMEI

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$12,622.07
 Minimum Payment Due \$127.00
 Payment Due Date 05/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



545198466428228000012700012622073



HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From March 28, 2011 to April 27, 2011

Page 2 of 2

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 10001	9.99% (v)	\$0.00	\$0.00
CASH ADVANCES 20001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 41111	9.99% (v)	\$0.00	\$0.00

v=Variable Rate

Customer News

With 0% liability for unauthorized purchases, you can carry your HSBC Premier World MasterCard with confidence everywhere you go. To report unauthorized purchases, contact your Premier Relationship Manager or call 1 888 662-HSBC (4722)



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From April 27, 2011 to May 27, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$12,622.07
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$127.00
Fees Charged	+	\$25.00
Interest Charged	+	\$104.09
New Balance		\$12,751.16
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date		May 27, 2011
Days in Billing Cycle		30

Payment Information	
New Balance	\$12,751.16
Minimum Payment Due	\$384.00
Payment Due Date	June 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	29 Years	\$22,754
\$411	3 Years	\$14,810 (Savings = \$7,944)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Your account is over the credit limit. Please pay your total due of \$1,483.16, which includes any additional over the credit limit amount and your Minimum Payment Due, minus any Past Due amount.

Transactions

Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
05/22/11	05/22/11	LATE CHARGE ASSESSMENT		10000004110521999633920	\$25.00
Total Fees For This Period					\$25.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$104.09
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$104.09

Detach and return bottom portion with your payment.

140850 3 27 0000000411

STMT66 D 8 4137 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$12,751.16
Minimum Payment Due \$384.00
Payment Due Date 06/22/2011

Include account number on check to HSBC Card Services Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
ENCLOSED

HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



01275116000384000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2011 to May 27, 2011

Page 2 of 2

2011 Totals Year to Date	
Total fees charged in 2011	\$100.00
Total interest charged in 2011	\$375.10

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	9.99% (v)	\$12,677.28	\$104.09
CASH ADVANCES 80001	21.99% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	9.99% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	140,001	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	0	
Total Points	140,001	

Customer News	
Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From May 27, 2011 to June 27, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$12,751.16
Payments	-	\$13,083.98
Other Credits	-	\$0.00
Purchases/Debits	+	\$7,586.56
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$7,253.74
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$4,246.26
Statement Closing Date		June 27, 2011
Days in Billing Cycle		31

Payment Information	
New Balance	\$7,253.74
Minimum Payment Due	\$73.00
Payment Due Date	July 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	27 Years	\$23,035
\$297	3 Years	\$10,694 (Savings = \$12,341)

If you would like information about credit counseling services call
1-866-569-2227

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD
21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA
93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount
		06/05/11 26.95 TRY			
06/10/11	06/10/11	PAYMENT - THANK YOU		6545198116101CM6MPSX5SL	-\$13,083.98
		Total Payment For This Period			-\$13,083.98
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
06/05/11	06/06/11	MANGO TR TEKS CEVAHIR ISTANBUL TUR		MT111570109000010142166	\$17.09
06/05/11	06/06/11	GUESS CEVAHIR ISTANBUL TUR		MT111570109000010148037	\$208.58
06/05/11	06/06/11	GUESS CEVAHIR ISTANBUL TUR		MT111570109000010148038	\$107.15
06/16/11	06/17/11	SCABAL UK LTD LONDON W1 GBR		MT111680114000010271758	\$6,930.64
06/24/11	06/25/11	SWISSOTEL THE BOSPHORU ISTANBUL TUR		MT111760111000010063635	\$91.17
		06/24/11 148.00 TRY			
06/24/11	06/27/11	GUNES RESTORAN TURIZM- ISTANBUL TUR		MT111780109000010769546	\$231.93

Detach and return bottom portion with your payment.

140850 5 27 0000000411

STMT66 D 8 2204 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$7,253.74
Minimum Payment Due \$73.00
Payment Due Date 07/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
ENCLOSED

ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



00725374000073000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From May 27, 2011 to June 27, 2011

Page 2 of 2

06/24/11 376.50 TRY				
Total Purchases For This Period				\$7,586.56
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011			\$100.00	
Total interest charged in 2011			\$375.10	

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	140,001
Points	7,587
Total Points	147,588

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges program! Simply visit www.privileges.hsbcpremier.com to find out more.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From June 27, 2011 to July 28, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$7,253.74
Payments	-	\$9,468.86
Other Credits	-	\$0.00
Purchases/Debits	+	\$3,349.85
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$1,134.73
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$10,365.27
Statement Closing Date		July 28, 2011
Days in Billing Cycle		31

Payment Information		
New Balance		\$1,134.73
Minimum Payment Due		\$15.00
Payment Due Date		August 22, 2011
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	12 Years	\$3,017
\$46	3 Years	\$1,673 (Savings = \$1,344)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Payments/Returns/Credits					
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount	
07/14/11	07/14/11	PAYMENT - THANK YOU	6545198119501LM8CGB9TXH	-\$9,468.86	
Total Payment For This Period				-\$9,468.86	
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
06/27/11	06/28/11	SWISSOTEL THE BOSPHORU ISTANBUL TUR		MT111790115000010269660	\$2,215.12
	06/27/11	3595.80 TRY			
07/10/11	07/15/11	TAP 0035121841579 AZ NAME: FAKORYMONAZAH/LADAN CTY OF ORGN: ZRH TRVL DT: 071011 CTY DEST: LIS SVC PRVDR: TP FARE TYPE: Q STOPOVER:		MT111960113000010179632	
Transaction Total					\$815.70
07/23/11	07/25/11	EARTH TREKS - ROCKVILL ROCKVILLE MD		MT112060111000010146087	\$15.90

Detach and return bottom portion with your payment.

140850 5 27 0000000411

STMT66 D 8 2239 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$1,134.73
 Minimum Payment Due \$15.00
 Payment Due Date 08/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



00113473000015000005451984664282280001401



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From June 27, 2011 to July 28, 2011

Page 2 of 2

07/23/11	07/25/11	RNJ SPORTS	ROCKVILLE MD	MT112060113000010285915	\$303.13
Total Purchases For This Period					\$3,349.85
Fees					
Trans Date	Post Date	Description of Fees	Reference Number	Amount	
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00
Total Interest For This Period					\$0.00
2011 Totals Year to Date					
Total fees charged in 2011				\$100.00	
Total interest charged in 2011				\$375.10	

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	147,588	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fee or seating restrictions.
Points	3,350	
Total Points	150,938	

Customer News	
Explore a variety of travel, dining, shopping and entertainment offers around the world with the new HSBC Premier Privileges programme! Simply visit www.privileges.hsbcpremier.com to find out more.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From July 28, 2011 to August 28, 2011

Page 1 of 3

Summary of Account Activity	
Previous Balance	\$1,134.73
Payments	\$18,396.74
Other Credits	\$0.00
Purchases/Debits	\$19,184.93
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$1,922.92
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,577.08
Statement Closing Date	August 28, 2011
Days in Billing Cycle	31

Payment Information	
New Balance	\$1,922.92
Minimum Payment Due	\$25.00
Payment Due Date	September 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	12 Years	\$5,134
\$79	3 Years	\$2,835 (Savings = \$2,299)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions

Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
08/08/11	08/08/11	PAYMENT - THANK YOU			65451981220012MP2FXGYY2	-\$6,224.63	
08/16/11	08/16/11	PAYMENT - THANK YOU			6545198122801GDVNP35KM	-\$12,172.11	
Total Payment For This Period						-\$18,396.74	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
07/28/11	07/29/11	MAYO CLINIC STORE	ROCHESTER			MT112100121000010184550	\$106.35
		MN					
07/28/11	07/29/11	MAYO CLINIC STORE	ROCHESTER			MT112100121000010184551	\$20.83
		MN					
07/29/11	08/01/11	KAHLER GRAND	ROCHESTER	MN		MT112130108000010768723	
		MRCH INV#: 000005451					
		ARRVL DT: 072911 DPRT DT: 072911					
		MRCH PH:5072806200					
		PROPERTY PH: 5072806200					
Transaction Total							\$2,416.35

Detach and return bottom portion with your payment.

140850 5 27 0000000411

8TMT66 D 8 2250 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$1,922.92
Minimum Payment Due \$25.00
Payment Due Date 09/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140
AMOUNT
ENCLOSED

ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



00192292000025000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD

 HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From July 28, 2011 to August 28, 2011

Page 2 of 3

07/30/11	08/01/11	ANDRE'S AT MONTE CARLO LAS VEGAS NV	MT112130113000010262170	\$459.89
08/01/11	08/03/11	BELLAGIO HOTEL & CASIN LAS VEGAS NV MRCH INV#: 000005451 ARRVL DT: 080111 DPRT DT: 080111 MRCH PH:8552755733 PROPERTY PH: 8552755733 Transaction Total	MT112150114000010250472	\$1,996.71
08/04/11	08/06/11	CHESTERS KITCHEN AND B ROCHESTER MN	MT112180111000010256481	\$89.77
08/05/11	08/08/11	PESCARA ROCHESTER MN	MT112200110000010802432	\$185.99
08/06/11	08/08/11	PESCARA ROCHESTER MN	MT112200114000010258762	\$166.94
08/07/11	08/08/11	SEQUOIA DC-202 NEW YORK NY	MT112200114000010254943	\$199.20
08/07/11	08/09/11	APPLE STORE #R112 BETHESDA MD	MT112210114000010190421	\$2,645.44
08/07/11	08/09/11	APPLE STORE #R112 BETHESDA MD	MT112210114000010190422	\$793.94
08/07/11	08/09/11	CVS PHARMACY #1479 Q03 BETHESDA MD	MT112210114000010194703	\$139.81
08/07/11	08/09/11	KAHLER GRAND ROCHESTER MN MRCH INV#: 000005451 ARRVL DT: 080111 DPRT DT: 080711 MRCH PH:5072806200 PROPERTY PH: 5072806200 Transaction Total	MT112210116000010263489	\$2,866.57
08/09/11	08/10/11	APL*APPLE ITUNES STORE 866-712-7753 CA	MT112220113000010196399	\$0.99
08/09/11	08/10/11	MACY*S EAST #0078 MCLEAN VA	MT112220115000010260326	\$234.68
08/09/11	08/10/11	MACY*S EAST #0078 MCLEAN VA	MT112220115000010260327	\$625.80
08/09/11	08/10/11	SAKS FIFTH AVENUE #000 MCLEAN VA	MT112220121000010174816	\$288.75
08/09/11	08/10/11	HUGO BOSS MCLEAN VA	MT112220121000010179228	\$1,107.75
08/09/11	08/10/11	HUGO BOSS MCLEAN VA	MT112220121000010179229	\$376.95
08/13/11	08/15/11	APL*APPLE ITUNES STORE 866-712-7753 CA	MT112270110000010765135	\$9.99
08/14/11	08/15/11	HUNTLEY HOTEL SM SANTA MONICA CA MRCH INV#: 1753388 ARRVL DT: 081011 DPRT DT: 081411 MRCH PH:3103945454 PROPERTY PH: 3103945454 Transaction Total	MT112270110000010758528	\$2,529.31
08/20/11	08/22/11	HERTZ RENT-A-CAR LOS ANGELES CA AGRMNT#: 586382414 CK OUT DT: 081011 RTRN LOC: LOS ANGELES CA RTRN DT:082011 MRCH PH:8006544173	MT112340110000010155407	



HSBC PREMIER WORLD MASTERCARD

Page 3 of 3

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From July 28, 2011 to August 28, 2011

586382414				
Transaction Total				\$1,922.92
Total Purchases For This Period				\$19,184.93
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charges				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011			\$100.00	
Total interest charged in 2011			\$375.10	

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	150,938
Points	19,186
Total Points	170,124

If you are in a giving mood, consider using your Rewards Points toward a charity donation, green rewards or a gift card for someone special.

Customer News

Your HSBC Premier World MasterCard has no preset spending limit. Because you never know when you might find just the right painting for your mantle. Or be invited to go heli-skiing in Alberta. Or discover that you need twelve tickets to the basketball game. See your HSBC Premier World MasterCard Terms and Conditions brochure for complete details.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 28, 2011 to September 27, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$1,922.92
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$19.99
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.00
Fees Charged	\$25.00
Interest Charged	\$43.98
New Balance	\$2,011.89
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,488.11
Statement Closing Date	September 27, 2011
Days in Billing Cycle	30

Payment Information	
New Balance	\$2,011.89
Minimum Payment Due	\$115.00
Payment Due Date	October 22, 2011

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of .
Only the minimum Payment	12 Years	\$5,223
\$82	3 Years	\$2,966 (Savings = \$2,257)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
09/05/11	09/06/11	APL*APPLE ITUNES STORE 866-712-7753 CA		MT112490107000010156466	\$19.99
Total Purchases For This Period					\$19.99
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
09/22/11	09/22/11	LATE CHARGE ASSESSMENT		10000004110922999664130	\$25.00
Total Fees For This Period					\$25.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$43.98

Detach and return bottom portion with your payment.

140830 5 27 0000000411

STMT66 D 8 2247 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$2,011.89
 Minimum Payment Due \$115.00
 Payment Due Date 10/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



00201189000115000005451984664282280001405



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 28, 2011 to September 27, 2011

Page 2 of 2

INTEREST CHARGE ON BALANCE	\$0.00						
TRANSFERS							
Total Interest For This Period	\$43.98						
<table border="1"> <thead> <tr> <th colspan="2">2011 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2011</td><td>\$125.00</td></tr> <tr> <td>Total interest charged in 2011</td><td>\$419.08</td></tr> </tbody> </table>		2011 Totals Year to Date		Total fees charged in 2011	\$125.00	Total interest charged in 2011	\$419.08
2011 Totals Year to Date							
Total fees charged in 2011	\$125.00						
Total interest charged in 2011	\$419.08						

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$1,964.32	\$43.98
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	170,124
Points	30
Total Points	170,144

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Buenos Aires. Bangkok. Belgrade. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fees when you use your card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2011 to October 28, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$2,011.89
Payments	-	\$0.00
Other Credits	+	\$0.02
Purchases/Debits	+	\$477.36
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$115.00
Fees Charged	+	\$25.00
Interest Charged	+	\$50.74
New Balance		\$2,564.97
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date		October 28, 2011
Days in Billing Cycle		31

Payment Information		
New Balance		\$2,564.97
Minimum Payment Due		\$217.00
Payment Due Date		November 22, 2011
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$6,812
\$105	3 Years	\$3,781 (Savings = \$3,031)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-724-4967.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Payments/Returns/Credits						
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount	
05/20/11	10/17/11	INTEREST CHARGE ADJUSTMENT		09999999980520021629460	-\$0.02	
Total Payment For This Period					-\$0.02	
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
10/19/11	10/20/11	H&M Kaerntnerstr. 149 Wien	AUT		MT112930111000010204697	\$467.31
		10/19/11 338,75 EUR				
10/24/11	10/25/11	Rist Molino 729 Lacust Geneve	CHE		MT112980121000010171598	\$10.05
		10/24/11 8.90 CHF				
Total Purchases For This Period						\$477.36
Fees						
Trans Date	Post Date	Description of Fees		Reference Number	Amount	

Detach and return bottom portion with your payment.

140830 3 A 27 0000000411

STMT66 D 8 4139 PMEI

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$2,564.97
 Minimum Payment Due \$217.00
 Payment Due Date 11/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



00256497000217000005451984664282280001401



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2011 to October 28, 2011

Page 2 of 2

10/22/11	10/22/11	LATE CHARGE ASSESSMENT	10000004111022999653960	\$25.00
Total Fees For This Period				\$25.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$50.74
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$50.74
2011 Totals Year to Date				
Total fees charged in 2011			\$150.00	
Total interest charged in 2011			\$469.80	

Interest Charge CalculationYour **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,193.08	\$50.74
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	170,144
Points	477
Total Points	170,621

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions

Customer News

Buenos Aires. Bangkok. Belgrade. No matter where your travels take you, take along your HSBC Premier World MasterCard and pay no foreign transaction fees when you use your card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From October 28, 2011 to November 27, 2011

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,564.97
Payments	\$2,564.97
Other Credits	\$0.00
Purchases/Debits	\$0.00
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$11,500.00
Statement Closing Date	November 27, 2011
Days in Billing Cycle	30

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	December 22, 2011
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297 -1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
11/15/11	11/15/11	PAYMENT - THANK YOU	6545198131901Y09XQZ3FKQ	-\$2,564.97
Total Payment For This Period				-\$2,564.97
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2011 Totals Year to Date				
Total fees charged in 2011			\$150.00	
Total interest charged in 2011			\$469.80	

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Detach and return bottom portion with your payment.

140850 3 27 0000000411

STMTXCT 3 8 3777 EXCPT

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$0.00
 Minimum Payment Due \$0.00
 Payment Due Date 12/22/2011

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From October 28, 2011 to November 27, 2011

Page 2 of 2

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
<i>v=Variable Rate</i>			

HSBC PREMIER REWARDS Summary			
Previous Points	170,621	Get something special for someone special. Use your Rewards Points toward a gift card. Call 1-888-662-(HSBC) 4722 for details.	
Points	0		
Total Points	170,621		

Customer News
Whether the price tag is in rupees, rands or rubles, pay with your HSBC Premier World MasterCard and you pay no foreign transaction fees.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
Account Number 5451-9846-6428-2280
From November 27, 2011 to December 28, 2011

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	+	\$0.00
Purchases/Debits	+	\$2,039.50
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$2,039.50
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$9,460.50
Statement Closing Date	December 28, 2011	
Days in Billing Cycle		31

Payment Information		
New Balance		\$2,039.50
Minimum Payment Due		\$25.00
Payment Due Date		January 22, 2012
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	13 Years	\$5,518
\$84	3 Years	\$3,007 (Savings = \$2,511)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service
Lost or Stolen Card
Outside USA Collect
TDD/Hearing Impaired

1-888-662-4722
1-800-327-4214
1-716-841-6866
1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/24/11	12/26/11	DUTY FREE DE PANAMA, S PANAMA PAN		MT113600107000010870785	\$630.00
12/24/11	12/26/11	SUBWAY AEROPUERTO TOCU PANAMA PAN		MT113600109000010165492	\$9.00
12/24/11	12/27/11	HAVANA HUMIDOR NASSAU BHS		MT113610110000010195690	\$625.00
12/26/11	12/28/11	LA RIVIERA DUTY FREE # PANAMA PAN		MT113620113000010062302	\$20.50
12/26/11	12/28/11	DUTY FREE DE PANAMA, S PANAMA PAN		MT113620114000010241409	\$72.00
12/26/11	12/28/11	ATTENZA H BOSS PANAMA PAN		MT113620114000010241421	\$103.00
12/26/11	12/28/11	SKY PHONE N1 PANAMA PAN		MT113620122000010146651	\$580.00
Total Purchases For This Period					\$2,039.50
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount

Detach and return bottom portion with your payment.

140850 5 27 0000000411

STMT66 D 8 2364 PMEI

See reverse side for important information



Account Number: 5451-9846-6428-2280
New Balance \$2,039.50
Minimum Payment Due \$25.00
Payment Due Date 01/22/2012

Include account number on check to HSBC Card Services Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
ENCLOSED

HSBC CARD SERVICES
PO BOX 17332
BALTIMORE MD 21297-1332



ALI SADR
7117 NATELLI WOODS LN
BETHESDA MD 20817-3927



00203950000025000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From November 27, 2011 to December 28, 2011

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2011 Totals Year to Date	
Total fees charged in 2011	\$150.00
Total interest charged in 2011	\$469.80

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	170,621	Get something special for someone special. Use your Rewards Points toward a gift card. Call 1-888-662-(HSBC) 4722 for details.
Points	2,040	
Total Points	172,661	

Customer News	
Whether the price tag is in rupees, rands or rubles, pay with your HSBC Premier World MasterCard and you pay no foreign transaction fees	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From December 28, 2011 to January 27, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,039.50
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$341.97
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$25.00
Fees Charged	\$25.00
Interest Charged	\$52.05
New Balance	\$2,458.52
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$9,041.48
Statement Closing Date	January 27, 2012
Days in Billing Cycle	30

Payment Information	
New Balance	\$2,458.52
Minimum Payment Due	\$127.00
Payment Due Date	February 22, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$6,666
\$101	3 Years	\$3,624 (Savings = \$3,042)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297-1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 800-724-4967 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
01/11/12	01/12/12	APL*APPLE ITUNES STORE 866-712-7753 CA		MT120120111000010165329	\$29.99
01/05/12	01/17/12	Aéroport Int. Geneve Geneve Airpor CHE		MT120170109000010160373	\$311.98
	01/05/12	298 00 CHF			
Total Purchases For This Period					\$341.97
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
01/22/12	01/22/12	LATE CHARGE ASSESSMENT		10000004110121999564670	\$25.00
Total Fees For This Period					\$25.00
Interest Charged					
Description of Interest Charge					Amount
INTEREST CHARGE ON CASH ADVANCES					\$0.00
INTEREST CHARGE ON PURCHASES					\$52.05

Detach and return bottom portion with your payment.

140850 5 27 0000000411

STMT66 D 8 4411 FME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$2,458.52
 Minimum Payment Due \$127.00
 Payment Due Date 02/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



00245852000127000005451984664282280001401



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From December 28, 2011 to January 27, 2012

Page 2 of 2

INTEREST CHARGE ON BALANCE	\$0.00						
TRANSFERS							
Total Interest For This Period	\$52.05						
<table border="1"> <thead> <tr> <th colspan="2">2012 Totals Year to Date</th></tr> </thead> <tbody> <tr> <td>Total fees charged in 2012</td><td>\$25.00</td></tr> <tr> <td>Total interest charged in 2012</td><td>\$52.05</td></tr> </tbody> </table>		2012 Totals Year to Date		Total fees charged in 2012	\$25.00	Total interest charged in 2012	\$52.05
2012 Totals Year to Date							
Total fees charged in 2012	\$25.00						
Total interest charged in 2012	\$52.05						

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,324.98	\$52.05
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	172,661
Points	342
Total Points	173,003

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From January 27, 2012 to February 26, 2012

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$2,458.52
Payments	+
Other Credits	+
Purchases/Debits	+
Balance Transfers	+
Cash Advances	+
Past Due Amount	\$127.00
Fees Charged	+
Interest Charged	+
New Balance	\$2,539.26
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$0.00
Statement Closing Date	February 26, 2012
Days in Billing Cycle	30

Payment Information	
New Balance	\$2,539.26
Minimum Payment Due	\$234.00
Payment Due Date	March 22, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$6,689
\$104	3 Years	\$3,744 (Savings = \$2,945)

If you would like information about credit counseling services call 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 17332, Baltimore, MD 21297 -1332

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

YOUR ACCOUNT IS NOW PAST DUE. PLEASE CALL TODAY TO MAKE YOUR PAYMENT OVER THE PHONE. CALL US AT 800-724-4967.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
02/22/12	02/22/12	LATE CHARGE ASSESSMENT		10000004110222999646910	\$25.00
		Total Fees for This Period			\$25.00
Interest Charged					
Description of Interest Charge					Amount
		INTEREST CHARGE ON CASH ADVANCES			\$0.00
		INTEREST CHARGE ON PURCHASES			\$55.74
		INTEREST CHARGE ON BALANCE TRANSFERS			\$0.00
		Total Interest For This Period			\$55.74

Detach and return bottom portion with your payment

149830 5 A 27 0000000411

STMT66 D 8 2248 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$2,539.26
 Minimum Payment Due \$234.00
 Payment Due Date 03/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

HSBC CARD SERVICES
 PO BOX 17332
 BALTIMORE MD 21297-1332



ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927



00253926000234000005451984664282280001407



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From January 27, 2012 to February 26, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$50.00
Total interest charged in 2012	\$107.79

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,489.47	\$55.74
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	173,003
Points	0
Total Points	173,003

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 26, 2012 to March 28, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$2,539.26
Payments	-	\$2,564.26
Other Credits	-	\$0.00
Purchases/Debits	+	\$2,520.66
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$25.00
Interest Charged	+	\$55.60
New Balance		\$2,576.26
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date	March 28, 2012	
Days in Billing Cycle	31	

Payment Information	
New Balance	\$2,576.26
Minimum Payment Due	\$107.00
Payment Due Date	April 22, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$7,099
\$106	3 Years	\$3,798 (Savings = \$3,301)

If you would like information about credit counseling services call 1-866-569-2227

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197 -5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions							
Payments/Returns/Credits							
Trans Date	Post Date	Description of Transaction or Credit			Reference Number	Amount	
03/24/12	03/24/12	PAYMENT BY PHONE - THANK YOU			6545198208400JRX4ZMTRJN	-\$2,564.26	
Total Payment For This Period						-\$2,564.26	
Purchases/Debits							
Trans Date	Post Date	Description of Transaction or Credit			Purchase Type	Reference Number	Amount
03/26/12	03/27/12	EY PROSPEKT STORE	MINSK	BLR		MT120870121000010169866	\$2,520.66
	03/26/12	20165,260 BYR					
Total Purchases For This Period							\$2,520.66
Fees							
Trans Date	Post Date	Description of Fees			Reference Number	Amount	
03/22/12	03/22/12	LATE CHARGE ASSESSMENT			10000004110322999604350	\$25.00	
Total Fees for This Period						\$25.00	

Detach and return bottom portion with your payment.

140850 4 Y 27 0000000411

STMT66 D 8 490 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$2,576.26
 Minimum Payment Due \$107.00
 Payment Due Date 04/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



00257626000107000005451984664282280001408



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From February 26, 2012 to March 28, 2012

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$55.60
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$55.60

2012 Totals Year to Date	
Total fees charged in 2012	\$75.00
Total interest charged in 2012	\$163.39

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,403.45	\$55.60
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	173,003	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	2,521	
Total Points	175,524	

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 28, 2012 to April 27, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$2,576.26
Payments	+	\$0.00
Other Credits	+	\$0.00
Purchases/Debits	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$107.00
Fees Charged	+	\$25.00
Interest Charged	+	\$58.42
New Balance		\$2,659.68
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date		April 27, 2012
Days in Billing Cycle		30

Payment Information	
New Balance	\$2,659.68
Minimum Payment Due	\$218.00
Payment Due Date	May 22, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	14 Years	\$7,121
\$109	3 Years	\$3,921 (Savings = \$3,200)

If you would like information about credit counseling services call
 1-866-569-2227

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

PLEASE NOTE: Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

PROTECT YOUR CREDIT RATING YOUR ACCOUNT IS PAST DUE. CALL 855-227-4165 TODAY TO MAKE YOUR PAYMENT. THANK YOU.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount	
Fees						
Trans Date	Post Date	Description of Fees	Reference Number		Amount	
04/22/12	04/22/12	LATE CHARGE ASSESSMENT	10000004110421999653760		\$25.00	
Total Fees for This Period					\$25.00	
Interest Charged						
		Description of Interest Charge				Amount
		INTEREST CHARGE ON CASH ADVANCES				\$0.00
		INTEREST CHARGE ON PURCHASES				\$58.42
		INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period					\$58.42	

Detach and return bottom portion with your payment.

1408504 Y 27 000000411

STMT66 ID 8 906 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$2,659.68
 Minimum Payment Due \$218.00
 Payment Due Date 05/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140 AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



00265968000218000005451984664282280001409



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From March 28, 2012 to April 27, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$221.81

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$2,609.34	\$58.42
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	173,524
Points	0
Total Points	173,524

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2012 to May 28, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$2,659.68
Payments	-	\$2,659.68
Other Credits	-	\$0.00
Purchases/Debits	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$0.00
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$0.00
Statement Closing Date		May 28, 2012
Days in Billing Cycle		31

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	June 22, 2012
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

PLEASE NOTE: Some HSBC correspondence addresses may have changed. Please commence using the addresses listed in the above section, on this statement immediately for future correspondence.

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions				
Payments/Returns/Credits				
Trans Date	Post Date	Description of Transaction or Credit	Reference Number	Amount
05/14/12	05/15/12	PAYMENT THANK YOU	45451982136014126203280	-\$2,659.68
Total Payment For This Period				-\$2,659.68
Fees				
Trans Date	Post Date	Description of Fees	Reference Number	Amount
Total Fees For This Period				\$0.00
Interest Charged				
Description of Interest Charge				Amount
INTEREST CHARGE ON CASH ADVANCES				\$0.00
INTEREST CHARGE ON PURCHASES				\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period				\$0.00
2012 Totals Year to Date				
Total fees charged in 2012				\$100.00
Total interest charged in 2012				\$221.81

Detach and return bottom portion with your payment.

140830 4 Y 27 0000000411

STMTX6 3 8 291 EXCPT

See reverse side for important information.



Account Number: 5451-9846-6428-2280
 New Balance \$0.00
 Minimum Payment Due \$0.00
 Payment Due Date 06/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From April 27, 2012 to May 28, 2012

Page 2 of 2

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	175,324
Points	0
Total Points	175,324

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From May 28, 2012 to August 28, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	+	\$747.22
Purchases/Debits	+	\$747.22
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$0.00
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$11,500.00
Statement Closing Date		August 28, 2012
Days in Billing Cycle		32

Payment Information	
New Balance	\$0.00
Minimum Payment Due	\$0.00
Payment Due Date	September 22, 2012
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.	

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Payments/Returns/Credits						
Trans Date	Post Date	Description of Transaction or Credit		Reference Number	Amount	
08/22/12	08/24/12	Marina View Hotel Apar Dubai	AE	MT122370112000010233997	-\$747.22	
Total Payment For This Period					-\$747.22	
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit		Purchase Type	Reference Number	Amount
08/22/12	08/24/12	Marina View Hotel Apar Dubai	AE		MT122370112000010233996	\$747.22
		08/22/12	2744.40 AED			
Total Purchases For This Period						\$747.22
Fees						
Trans Date	Post Date	Description of Fees		Reference Number	Amount	
Total Fees For This Period					\$0.00	
Interest Charged						
		Description of Interest Charge				Amount
		INTEREST CHARGE ON CASH ADVANCES				\$0.00
		INTEREST CHARGE ON PURCHASES				\$0.00
		INTEREST CHARGE ON BALANCE TRANSFERS				\$0.00
Total Interest For This Period					\$0.00	

Detach and return bottom portion with your payment.

140830 4 27 0000000411

STMT66 D 8 517 PME1

See reverse side for important information



Account Number: 5451-9846-6428-2280
 New Balance \$0.00
 Minimum Payment Due \$0.00
 Payment Due Date 09/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



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HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From May 28, 2012 to August 28, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$221.81

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00

v=Variable Rate

HSBC PREMIER REWARDS Summary

Previous Points	175,524
Points	0
Total Points	175,524

Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.

Customer News

Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 28, 2012 to September 27, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$0.00
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$173.45
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$173.45
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$11,326.55
Statement Closing Date	September 27, 2012	
Days in Billing Cycle		30

Payment Information	
New Balance	\$173.45
Minimum Payment Due	\$25.00
Payment Due Date	October 22, 2012

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	8 Months	\$191

If you would like information about credit counseling services call in 1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCEPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
09/13/12	09/15/12	BUYUK SEFLER GIDA TU R ISTANBUL TUR		MT122590109000010224647	\$53.75
	09/13/12	96.00 TRY			
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121571	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121572	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121573	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121574	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121575	\$19.95
09/23/12	09/25/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122690119000010121576	\$19.95
Total Purchases For This Period					\$173.45
Fees					
Trans Date	Post Date	Description of Fees		Reference Number	Amount
Total Fees For This Period					\$0.00

Detach and return bottom portion with your payment.

1408504 27 0006000411

STMT66 D 8 511 PME1

See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$173.45
 Minimum Payment Due \$25.00
 Payment Due Date 10/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 7117 NATELLI WOODS LN
 BETHESDA MD 20817-3927

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



00017345000025000005451984664282280001408



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From August 28, 2012 to September 27, 2012

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2012 Totals Year to Date	
Total fees charged in 2012	\$100.00
Total interest charged in 2012	\$221.81

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	175,524	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	174	
Total Points	175,698	

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2012 to October 28, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$173.45
Payments	-	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$19.95
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$25.00
Fees Charged	+	\$25.00
Interest Charged	+	\$4.34
New Balance		\$222.74
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$11,277.26
Statement Closing Date		October 28, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$222.74
Minimum Payment Due		\$57.00
Payment Due Date		November 22, 2012
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay ..	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	9 Months	\$244
If you would like information about credit counseling services call in 1-866-569-2227.		

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197 -5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912 -0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions						
Purchases/Debits						
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount	
10/19/12	10/20/12	PAYPAL *MEDIALAYER 4029357733 CA		MT122940114000010060345	\$19.95	
Total Purchases For This Period					\$19.95	
Fees						
Trans Date	Post Date	Description of Fees		Reference Number	Amount	
10/22/12	10/22/12	LATE CHARGE ASSESSMENT		10000004111022999602150	\$25.00	
Total Fees for This Period					\$25.00	
Interest Charged						
Description of Interest Charge					Amount	
INTEREST CHARGE ON CASH ADVANCES					\$0.00	
INTEREST CHARGE ON PURCHASES					\$4.34	
INTEREST CHARGE ON BALANCE TRANSFERS					\$0.00	
Total Interest For This Period					\$4.34	

Detach and return bottom portion with your payment.

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See reverse side for Important Information



Account Number: 5451-9846-6428-2280
 New Balance \$222.74
 Minimum Payment Due \$57.00
 Payment Due Date 11/22/2012

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 6445 ROCK FOREST DR
 APT 209
 BETHESDA MD 20817-8802

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



00022274000057000005451984664282280001405



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6428-2280
 From September 27, 2012 to October 28, 2012

Page 2 of 2

2012 Totals Year to Date	
Total fees charged in 2012	\$125.00
Total interest charged in 2012	\$226.15

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$187.30	\$4.34
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	175,698	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	20	
Total Points	175,718	

Customer News
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6573-9288
 From November 27, 2012 to December 28, 2012

Page 1 of 2

Summary of Account Activity		
Previous Balance		\$0.00
Payments	+	\$0.00
Other Credits	-	\$0.00
Purchases/Debits	+	\$5,524.51
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Past Due Amount		\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$0.00
New Balance		\$5,524.51
Revolving Credit Limit		\$11,500.00
Revolving Credit Available		\$5,975.49
Statement Closing Date		December 28, 2012
Days in Billing Cycle		31

Payment Information		
New Balance		\$5,524.51
Minimum Payment Due		\$56.00
Payment Due Date		January 22, 2013
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	21 Years	\$16,923
\$226	3 Years	\$8,145 (Savings = \$8,778)
If you would like information about credit counseling services call 1-866-569-2227.		

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/05/12	12/06/12	THY - WWW.THY.COM ISTANBUL TUR		MT123410116000010188555	\$5,324.90
12/10/12	12/11/12	YAKAMOZ RES.SU URN.GID ISTANBUL TUR		MT123460120000010193204	\$162.67
	12/10/12	290.00 TRY			
12/12/12	12/13/12	BTA-LIPTON ISTANBUL TUR		MT123480120000010076951	\$4.24
	12/12/12	7.50 TRY			
12/16/12	12/17/12	BODRUM MANTI CAFE ISTANBUL TUR		MT123520118000010214628	\$32.70
	12/16/12	58.00 TRY			
Total Purchases For This Period					\$5,524.51
Fees					
Trans Date	Post Date	Description of Fees	Reference Number		Amount
Total Fees For This Period					\$0.00

Detach and return bottom portion with your payment.

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See reverse side for Important Information



Account Number: 5451-9846-6573-9288
 New Balance \$5,524.51
 Minimum Payment Due \$56.00
 Payment Due Date 01/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 6445 ROCK FOREST DR
 APT 209
 BETHESDA MD 20817-8802

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



00552451000056000005451984665739288001402

**GOVERNMENT
 EXHIBIT
 495B
 18 Cr. 224 (AJN)**



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6573-9288
 From November 27, 2012 to December 28, 2012

Page 2 of 2

Interest Charged	
Description of Interest Charge	Amount
INTEREST CHARGE ON CASH ADVANCES	\$0.00
INTEREST CHARGE ON PURCHASES	\$0.00
INTEREST CHARGE ON BALANCE TRANSFERS	\$0.00
Total Interest For This Period	\$0.00

2012 Totals Year to Date	
Total fees charged in 2012	\$125.00
Total interest charged in 2012	\$226.15

Interest Charge Calculation			
Your Annual Percentage Rate (APR) is the annual interest rate on your account.			
Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
PURCHASES 00001	27.24% (v)	\$0.00	\$0.00
CASH ADVANCES 80001	27.24% (v)	\$0.00	\$0.00
BALANCE TRANSFER 71111	27.24% (v)	\$0.00	\$0.00
v=Variable Rate			

HSBC PREMIER REWARDS Summary		
Previous Points	175,718	Travel on your terms. HSBC Premier World MasterCard travel rewards have no blackout dates, booking fees or seating restrictions.
Points	5,525	
Total Points	181,243	

Customer News	
Whether you're shopping in Bhutan or Bermuda, you pay no Foreign Transaction Fees with the HSBC Premier World MasterCard. So wherever you travel, be sure to travel with your Premier credit card.	



HSBC PREMIER WORLD MASTERCARD

HSBC Premier World MasterCard Account Statement
 Account Number 5451-9846-6573-9288
 From December 28, 2012 to January 28, 2013

Page 1 of 2

Summary of Account Activity	
Previous Balance	\$5,524.51
Payments	\$0.00
Other Credits	\$0.00
Purchases/Debits	\$1,909.90
Balance Transfers	\$0.00
Cash Advances	\$0.00
Past Due Amount	\$56.00
Fees Charged	\$25.00
Interest Charged	\$168.06
New Balance	\$7,627.47
Revolving Credit Limit	\$11,500.00
Revolving Credit Available	\$3,872.53
Statement Closing Date	January 28, 2013
Days in Billing Cycle	31

Payment Information		
New Balance	\$7,627.47	
Minimum Payment Due	\$326.00	
Payment Due Date	February 22, 2013	
Late Payment Warning : If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$25.00 and your APRs may be increased to the Penalty APR of 27.24%.		
Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:		
If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum Payment	23 Years	\$23,235
\$312	3 Years	\$11,245 (Savings = \$11,990)

If you would like information about credit counseling services call
1-866-569-2227.

Questions?

24-Hour Customer Service
 Lost or Stolen Card
 Outside USA Collect
 TDD/Hearing Impaired

1-888-662-4722
 1-800-327-4214
 1-716-841-6866
 1-800-655-9392

Payment Address: HSBC Card Services, PO Box 5255, Carol Stream, IL 60197-5255

Billing Inquiries: HSBC Card Services, PO Box 80029, Salinas, CA 93912-0029

Manage Your account online at www.HSBCPREMIERUSA.com

Important Information

As a reminder, you may pay your credit card bill online or through our automated phone system for no fee.

Transactions					
Purchases/Debits					
Trans Date	Post Date	Description of Transaction or Credit	Purchase Type	Reference Number	Amount
12/31/12	01/01/13	SMARTSHEET 4252831870 WA		MT13001011900001011139	\$1,192.00
01/02/13	01/04/13	MARRIOTT 337P9 F&B BETHESDA MD		MT130040121000010177626	
		MRCH INV#: 000005451			
		ARRVL DT: 010213 DPRT DT: 010213			
		MRCH PH: 3018975600			
		PROPERTY PH: 3018975600			
		Transaction Total			\$8.63
01/04/13	01/05/13	HAIR CUTTERY #1828 BETHESDA MD		MT130050123000010109903	\$20.00
01/04/13	01/07/13	THE NORTH FACE #48 BETHESDA MD		MT130070113000010513107	\$518.39
01/04/13	01/07/13	CVS PHARMACY #1479 Q03 BETHESDA MD		MT130070113000010528647	\$70.39
01/04/13	01/07/13	TYSON'S SUPER CLEANERS VIENNA VA		MT130070116000010198933	\$13.50

Detach and return bottom portion with your payment.

140850 4 27 0000000411

STMT66 D 8 492 FME1

See reverse side for important information



Account Number: 5451-9846-6573-9288
 New Balance \$7,627.47
 Minimum Payment Due \$326.00
 Payment Due Date 02/22/2013

Include account number on check to HSBC Card Services. Do not send cash. Please send your payment 7 to 10 days prior to the payment due date to ensure timely delivery.

140

AMOUNT
 ENCLOSED

ALI SADR
 6445 ROCK FOREST DR
 APT 209
 BETHESDA MD 20817-8802

HSBC CARD SERVICES
 PO BOX 5255
 CAROL STREAM IL 60197-5255



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